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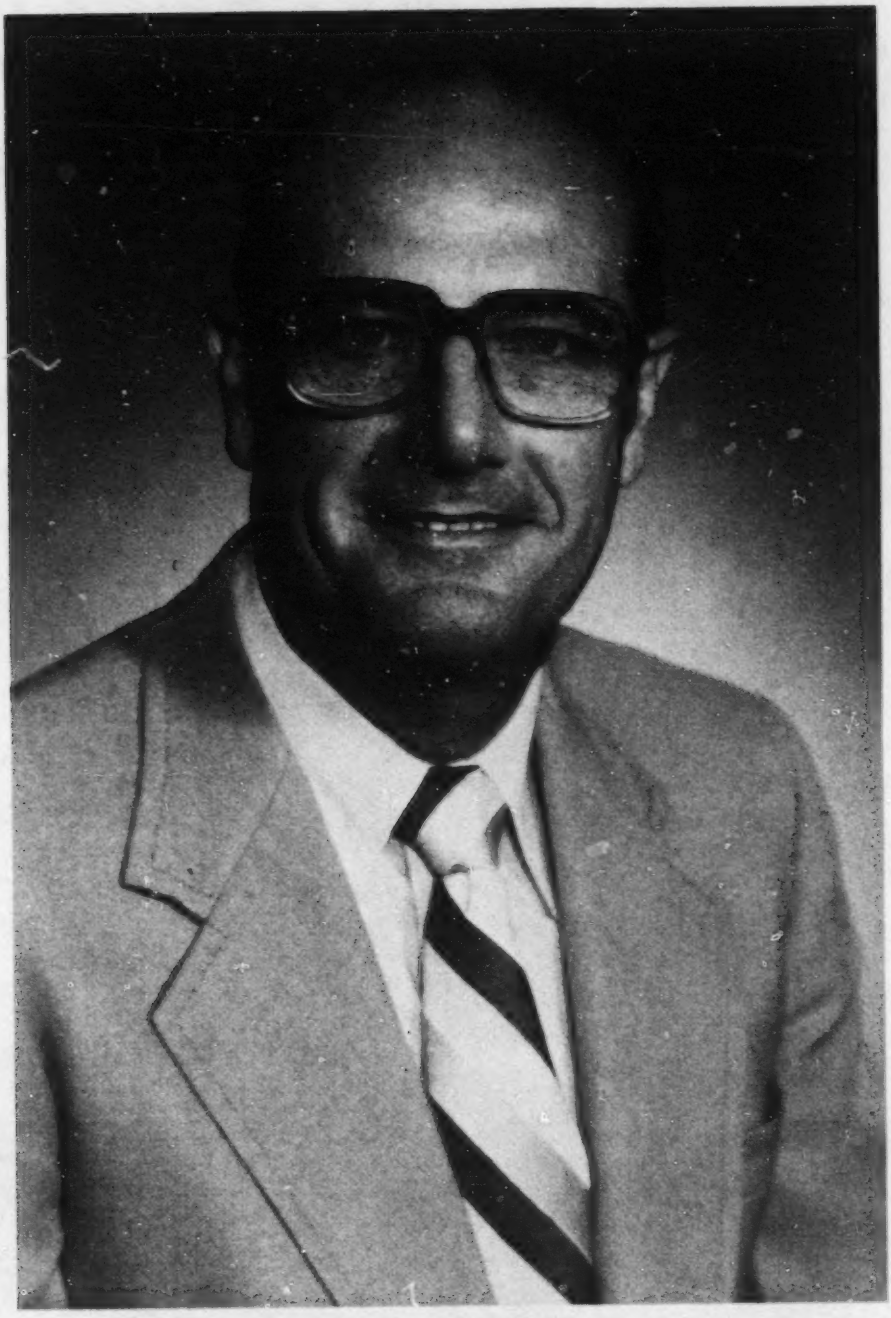
ONE HUNDRED THIRTEENTH ANNUAL REPORT of the KANSAS INSURANCE DEPARTMENT

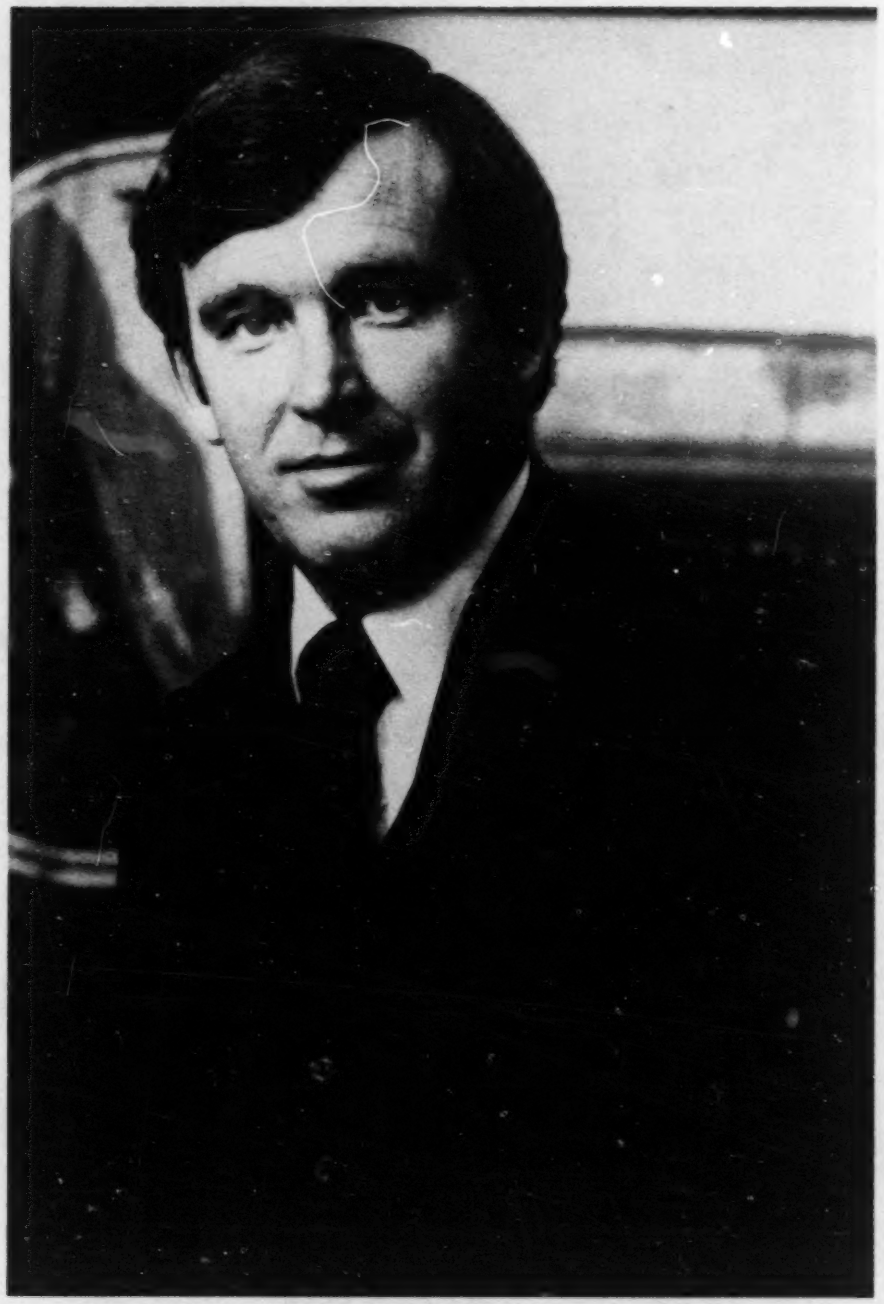
FLETCHER BELL
Commissioner of Insurance

FOR YEAR ENDING DECEMBER 31, 1982



FLETCHER BELL

Commissioner of Insurance



THE HONORABLE JOHN CARLIN
Governor

FLETCHER BELL
COMMISSIONER OF INSURANCE

The Honorable John Carlin
Governor of Kansas
Statehouse
Topeka, KS

Dear Governor Carlin:

I am very proud to present to you the One Hundred and Thirteenth Annual Report of the Kansas Insurance Department.

The basic content of this report is established by the provisions of K.S.A. 40-108. The report sets forth the recent activities of the department and the statistical data relating to the financial condition of the companies authorized in Kansas as of December 31, 1982.

Respectfully submitted,

Fletcher Bell
Commissioner of Insurance

STATE OF KANSAS • 420 S.W. 9TH • TOPEKA 66612 • 913-296-3071

KANSAS SUPERINTENDENTS

Name and Residence	*Term of Office*
Webb, William C., Fort Scott	1871 to 1873
Russell, Edward, Leavenworth	1873 to 1874
Clarkson, Harrison, Topeka	1874 to 1875
Welch, Orrin T., Topeka	1875 to 1883
Morris, Richard B., Atchison	1883 to 1887
Wilder, Daniel W., Hiawatha	1887 to 1891
McBride, W. H., Osborne	1891 to 1893
Snider, S. H., Kingman	1893 to 1895
Anthony, George T., Ottawa	1895 to 1896
Riddle, Alexander P., Minneapolis	1896 to 1897
McNall, Webb, Gaylord	1897 to 1899
Church, Willard V., Marion	1899 to 1903
Luling, Charles H., Wichita	1903 to 1907
Barnes, Charles W., Osage City	1907 to 1911
Lewis, Isaac S., St. John	1911 to 1915
Wilson, Carey J., Topeka	1915 to 1919
Travis, Frank L., Iola	1919 to 1923

COMMISSIONER OF INSURANCE

Name and Residence	*Term of Office*
Baker, William R., Topeka	1923 to 1929
Hobbs, Charles F., Baldwin	1929 to 1947
Sullivan, Frank, Lawrence	1947 to 1971
Bell, Fletcher, Lawrence	1971 to ——

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Office of Commissioner of Insurance

STATE INSURANCE DEPARTMENT

Official Address: 420 S.W. 9th, Topeka, Kansas 66612
Telephone: Area Code 913 296-3071
Toll Free Line for Consumers: 1-800-432-2484
Wichita Branch Office Address: 1512 North Broadway 67214
Telephone: Area Code 316 267-5279

Fletcher Bell, Commissioner of Insurance
Ron Todd, Assistant Commissioner
Mary Lou Heckathorn, Secretary to the Commissioner
Jerry N. Banaka, Director of Research and Planning
Richard D. Brock, Administrative Assistant
D. Dean Larson, Executive Secretary
W. Harold Wentz, Controller and Auditor
William W. Sneed, Chief Attorney
Pamela F. Sjoholm, Special Attorney
Michael J. Dutton, Attorney
Derenda J. Mitchell, Attorney
Terry D. Tiede, Chief Examiner
Richard G. Huncker, Accident and Health Supervisor
M. W. Wiglesworth, Agents and Brokers Supervisor
Robert J. Kennedy, Consumer Assistance Supervisor
Raymond E. Rathert, Fire and Casualty Supervisor
Marlyn K. Burch, Life Supervisor
George C. Groll, Securities Vault Supervisor
Cheryl L. Fink, Communications Supervisor

THE COMMISSIONER

Duties and Responsibilities

The functions of the Commissioner of Insurance and his Department differ significantly from many other state officers since the Commissioner, by virtue of his elected capacity, is directly responsible for service to and protection of the people of this state. K.S.A. 40-103 and K.S.A. 40-104 impose complex duties on the Commissioner of Insurance by granting him sole supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance in Kansas as well as supervision over many of their transactions.

A wide variety of responsibilities emanate from this broad grant of supervisory authority. To outline the areas of responsi-

bility in a general sense, the Commissioner has ultimate supervisory authority in the following fields:

(1) *Company Admissions and Examinations.* The Commissioner determines which companies are authorized to transact business within Kansas and regulates their operation. This regulatory authority not only applies to the company at its inception and/or admission, but throughout its operation by annual scrutiny of each company's financial statement. In addition, the financial records of every company are audited at least once every three years.

(2) *Supervision of Policy Forms.* Facsimiles of all policy forms issued in this state are filed with and examined by this Department prior to issuance to Kansas residents.

(3) *Rate Filings.* The rate or premium charge for a given coverage is required to be filed with the Department. This requirement is designed to protect the insured from an unfairly discriminatory premium. In determining the proper premium rate, the Department examines actuarial data to assure the rate is statistically justified.

(4) *Claim Practices of Insurance Companies.* The Commissioner may inquire into the affairs of insurance companies to ascertain whether a company acts lawfully and is properly considering the public interest in claim settlement practices.

(5) *Supervision of Agents.* The Commissioner maintains control over the licensed agent by having the authority to suspend or revoke his license, should the Commissioner be convinced the agent fails to act in the best interests of the public.

(6) *Unfair Trade Practice Regulation.* According to the provisions of the Kansas Unfair Trade Practices Act (K.S.A. 40-2401 *et seq.*), the Commissioner is given broad authority to penalize companies and agents, who are found guilty of misrepresentation. Monetary penalties, license revocations or suspensions, and cease and desist orders are among those sanctions which may be imposed for violations of this act.

(7) *Deposit of Securities.* Companies are required by statute to deposit securities with the Commissioner to be held in joint accounts with the State Treasurer. Such deposits are designed to assure the financial solvency of each company in order to protect policyholder's investment in the companies.

(8) *Service of Process.* K.S.A. 40-218 and K.S.A. 40-2001 *et seq.* establish the Commissioner of Insurance as process agent for both authorized and unauthorized insurers. As process agent, the Commissioner forwards the summons to the appropriate company which has been named as defendant in a lawsuit.

Committee Memberships

(1) *National Association of Insurance Commissioners (N.A.I.C.).* The Commissioner of Insurance is a member of the N.A.I.C. which is one of the oldest and most prestigious organizations of State officials. The membership of the N.A.I.C. comprises representatives from each state as well as the District of Columbia and various territories and possessions of the United States. The objectives of the N.A.I.C. are to promote uniformity in legislation affecting insurance; to encourage uniformity in departmental rulings under the insurance laws of each state; to disseminate information of value to state insurance officials in the performance of their duties and to establish means of fully protecting the interests of insurance policyholders throughout the nation.

The benefits Kansans derive from the N.A.I.C. can be cited by the passage of several model laws developed from the research of the N.A.I.C. Specifically, Kansas has adopted the Model N.A.I.C. Unfair Trade Practices Act and the Model Life and Accident and Health Insurance Guaranty Association Act.

Commissioner Bell served as President of the N.A.I.C. (1973-74) and Vice-President (1972-73). Currently he serves in the following capacities:

Executive Committee, Midwestern Zone
Executive (EX) Committee Task Forces, Internal Administration (EX1) Subcommittee
Internal Administration (EX1) Subcommittee Task Forces, Zone Coordination (EX2) Subcommittee—Chairman
Market Conduct and Consumer Affairs (EX3) Subcommittee Task Forces, Market Conduct Surveilance

AGENCY PUBLICATIONS

The following publications are available from the Department upon request. The office provides these publications within a limited supply to Kansas citizens at no cost. For other than Kansas residents the charge for these publications is as follows:

1. Directory of Authorized Companies	$2.50
2. Commissioner's Annual Report	2.50

In addition to the publications listed above, the following study manuals are available:

1. Life and Accident and Health	$ 6.00
2. Fire and Casualty and Allied Lines	10.00

The Department has prepared numerous pamphlets which serve to acquaint the reader with facts relative to insurance commonly purchased and what the Kansas Insurance Department can do to assist the citizens of Kansas. The following pamphlets are available, free of charge, upon request from either the Topeka or Wichita offices:

1. Firemen's Relief Association Handbook
2. Kansas Auto Insurance Facts To Help You
3. Kansas Cancer Insurance Facts To Help You
4. Kansas Life Insurance Facts To Help You
5. Kansas Flood Insurance Facts To Help You
6. Kansas Health Insurance Facts To Help Senior Citizens
7. Kansas Health Insurance Facts To Help You
8. Kansas Homeowners Insurance Facts To Help You
9. Kansas Mobile Homeowners Insurance Facts To Help You
10. Kansas Nursing Home Insurance Facts To Help You
11. Medicare Supplement Insurance Shoppers Guide

Volume 3A, of the Kansas Statutes Annotated, which contains the insurance laws and the Kansas Administrative Regulations, which contains the insurance regulations, may be purchased from the Secretary of State, Statehouse, Topeka, Kansas

66612. The insurance code and regulations may also be purchased from the National Insurance Law Service, 6750 Eton Avenue, Canoga Park, California 91303.

KANSAS INSURANCE DEPARTMENT
Topeka, Kansas
FISCAL YEAR 1982 DEPOSITS
July 1, 1981 to June 30, 1982

To State General Fund:

FEES:		
Annual Statement Fee	$ 162,650.00	
Certificate of Authority	19,245.00	
Charter Fees	5,115.00	
Retaliatory Fees	18,617.81	
Registration Fees	500.00	
Permit to Sell Stock	225.50	
Filing Fees for Non-Admitted Cos.	15,600.00	
Certified Copies	10,325.00	
Court Fees	1,881.00	
Agents' Examinations	94,780.00	
Agents' Licenses	1,052,568.00	
Study Manuals	20,050.00	
Other Publications	278.00	
Total Fees	$ 1,401,835.31	
TAXES:		
Privilege Tax	$ 634,002.43	
Premium Tax—Foreign	30,652,215.54	
Premium Tax—Domestic	4,903,632.83	
Retaliatory Tax	1,133,588.85	
Fines & Penalties	197,779.39	
*Fire Marshal—20%	198,577.03	
Total Taxes	$37,719,796.07	
REIMBURSEMENTS:		
Recovery of Expenditures	$ 558.68	
Xerox Copies	2,544.62	
Total Reimbursements	$ 3,103.30	
Total Fees and Taxes State General Fund		$39,124,734.68

To Special Funds:

Insurance Companies Examination Fund:		
Salary Reimbursements	$ 189,113.34	
Expense Reimbursements	113,450.51	
Leave Assessments	8,964.15	
Total Ins. Co. Examination Fund	$ 311,528.00	
Insurance Companies Annual Statement Exam:		
Insurance Premium Tax—Foreign: Total	$ 22,313.81	
Workmen's Compensation Fund:		
Assessments	$ 833,817.16	
Non-Dependent Deaths	25,000.00	
Reimbursements	16,395.49	
General Fund Transfers	3,047,776.00	
Total Workmen's Compensation Fund	$ 3,922,988.65	
Health Care Stabilization Fund:		
Investment Income	$ 1,751,092.25	
Surcharge	117,172.60	
Income from HCIAP	363,620.00	
Investment Sales	2,122,443.24	
Reimbursements	15,065.10	
Total Health Care Stabilization Fund	$ 4,369,393.19	
Firemen's Relief Tax: Total	2,078,881.23	

Suspense (Net Receipts): Total	10,706.16	
Commissioner's Travel Reimbursement	1,002.92	
Total Fees and Taxes to Special Funds		$10,716,814.01
Taxes Remitted to other Agencies:		
Fire Marshal—80%	$ 794,308.13	
Total Taxes to other Agencies		$794,308.13
NET DEPOSITS FISCAL YEAR 1982		$50,635,856.82
TAX AND FEE REVOLVING FUND RECEIPTS		211,696.65
Gross Receipts		$50,847,553.47

* Monies collected for the State Fire Marshal in accordance with K.S.A. 75-1509.

FLETCHER BELL
Commissioner of Insurance

ADMINISTRATIVE DIVISION

The Administrative Division, under the direction of the Commissioner, coordinates the assignments of the entire department. In addition to administrative duties, the Administrative Services Section provides accounting, budgeting, computer services, fiscal management, office management, personnel and purchasing services for the other divisions.

All proposed legislation and departmental rules and regulations are drafted, assembled and edited by this division. Various members of this division are responsible for legislative matters. Our legislative programs have been very effective and successful through the cooperative efforts of this division, other staff members, the legal staff, the legislature and the Governor.

Being charged with the responsibility of developing an Affirmative Action Program, the Administrative Services Section prepared and implemented the program in 1975. The formal program is a continuation of our efforts to encourage equal employment opportunities, particularly in regard to the employment of females, minorities and the handicapped.

LEGAL DIVISION

The Legal Division is charged with the responsibility of the interpretation and enforcement of the Kansas Insurance Code and supplementary rules and regulations. In addition, this Division interprets contract provisions in insurance policies and conducts research into special areas of insurance law. A prime responsibility of this Division is dealing with complaints on behalf of Kansas policyholders.

The major functions of the Division may be categorized into the following areas:

(1) enforcement of the Kansas Insurance Code provisions relating to agent's licensing and behavior;
(2) enforcement of the Kansas Insurance Code provisions relating to company licensing and behavior;
(3) interpretation and administration of the Kansas Automobile Injury Reparations Act;
(4) interpretation and administration of the Kansas Insurance Holding Companies Act;
(5) interpretation and administration of the Workmen's Compensation Fund;
(6) interpretation and administration of the Health Care Stabilization Fund;
(7) enforcement and interpretation of the Code provisions relating to all lines of insurance;
(8) miscellaneous legal opinions relating to contract and statutory provisions;
(9) service of process on behalf of admitted insurance companies, issuance of stock permits and review of proxies;
(10) internal advice and counsel.

The Hearing and Order Processes

The hearing and order processes are initiated with the issuance of a notice of hearing. The notice explains the purpose for which the hearing is being scheduled, the material allegations to be proven at the hearing and allows the respondent to have the presence of counsel during the hearing. Upon receipt of the notice, the respondent may choose either to waive a hearing and enter into a consent order or to proceed with a hearing following which an order is drawn.

A consent order is permitted when the Department and the respondent can reach a satisfactory agreement without the formal hearing procedure. In the consent order itself, the respondent neither denies nor admits that the allegations regarding Code violations are true, but stipulates to the penalty imposed.

The Department is willing to enter into negotiations for consent orders for several reasons. First, substantial costs are saved by foregoing the court reporter expenses incurred in the hearing. Second, a complaining witness may not be willing to testify at a hearing although a violation has occurred. Without the evidence provided by the witness, it is difficult to produce a record on which a penalty could be imposed. Third, the Department will only enter into a consent order that imposes a penalty which is commensurate with one which would most likely result from a hearing.

Hearings are conducted by two Department attorneys, one of whom acts as the hearing examiner and the other presents the case for the Department. Although K.S.A. 40-242 stipulates that strict adherence to the rules of pleading and evidence is not

required, the hearings are conducted in a formal manner and the respondent is encouraged to present such evidence as he deems pertinent.

Following a hearing, when the court reporter submits a transcript, the hearing examiner reviews the record and recommends a course of action to the Commissioner in the form of a proposed order. When the Commissioner reaches a determination regarding the disposition of the case, a final order is drafted and issued to the respondent. The order that results from a hearing differs from a consent order in that all of the allegations which are proven by evidence at the hearing are then recorded as facts in the order and the penalty imposed by the order may be imposed without the consent of the respondent.

Agents Licensing and Revocation

K.S.A. 40-241 requires that the Commissioner be satisfied that the applicant for a Kansas insurance agent's license is of good business reputation. Not only must the applicant possess this requisite but, upon becoming licensed, the agent must continue to maintain a good business reputation. The basis for this requirement is the belief that individuals with sound business judgment can best protect the Kansas insuring public in its decisions regarding insurance protection.

Although the aforementioned statute does not contain provisions for hearings, the Department follows the procedure detailed in K.S.A. 40-242, which refers to revocation or suspension of an agent's license. This statute requires that an agent, who is the subject of an administrative hearing in the Department, shall receive basic due process requirements such as those mentioned in the Hearing and Order Processes portion of this report.

For those individuals who sought to take an insurance agent's examination in 1982, seventeen hearings were called regarding license applications. The disposition of these cases permitted each of the individuals to take the examination.

Under K.S.A. 40-242, the Commissioner is authorized to revoke or suspend licenses of agents who are found to have obtained a license by fraud, or have misrepresented policy terms to applicants, or have rebated a premium or have misled applicants as to the nature or comparative advantage of a policy. In 1982, five orders were issued and twenty-eight agents entered into consent orders. Among the penalties levied by these orders, fourteen licenses were revoked and two were suspended.

Action may be taken against an agent for engaging in "any

unfair method of competition or any unfair or deceptive act or practice" under the Kansas Unfair Trade Practices Act (K.S.A. 40-2401, *et seq.*). K.S.A. 40-2407, the penalty section of the Act, authorizes the Commissioner to issue cease and desist orders, impose monetary penalties, or suspend or revoke the licenses of agents or companies. In 1982, twenty-one consent orders were issued pursuant to this penalty provision, resulting in three license revocations, one license suspension, twelve cease and desist orders, and $14,950.00 in fines imposed.

Company Hearings

For violations of the Kansas Insurance Code, companies can be called for a hearing or waive a hearing by entering into a consent order. The various bases for holding a hearing concern rate filings, licensing, unfair trade practice violations, financial conditions, uniform policy violations, and holding company act violations. During 1982, fourteen orders were issued by the Department, either as a result of a hearing or a consent order, resulting in three cease and desist orders and $61,607.51 in fines imposed.

General Legal Opinions

Inquiries and complaints registered by private citizens comprise the bulk of the Legal Division's correspondence. The Legal staff is particularly concerned with the private citizen since it recognizes that individuals are at somewhat of a disadvantage when dealing with an insurance company who possesses broader resources. For this reason, the Legal Division corresponds with insurance companies on behalf of the individual in an effort to achieve a satisfactory resolution to disputes. Our authority in this area is statutorily limited to interpretation of the law, and thus, we are unable to intercede to decide factual questions presented in many complaints.

Health Care Stabilization Fund

Pursuant to K.S.A. 40-3401, *et seq.*, the Commissioner of Insurance is charged with administration of the Health Care Stabilization Fund, established by an act of the legislature in July of 1976. The Fund is accumulated through a surcharge assessed on every premium dollar paid for medical malpractice insurance policies, and is liable to pay any amount of a judgment against a

qualified health care provider in excess of $100,000 (or in certain cases, the full amount of the judgment).

The Legal Division has the responsibility of monitoring, defending, and negotiating settlements in malpractice actions involving Kansas health care providers. In calendar year 1982, the Fund paid out a total of $3,549,523.48, consisting of attorney's fees, settlement payments, consultation fees, and fees for reproduction of medical records. As of December 31, 1982, there were three hundred three active files pending final disposition.

Workmen's Compensation Fund

The Legal Division of the Insurance Department works in conjunction with the Kansas Workers' Compensation Act, K.S.A. 44-501, *et seq*. Representatives of the Legal Division are charged with the responsibility of controlling the receipts and disbursements from a fund established by the Act. Attorneys throughout Kansas are appointed by the Department to represent and conserve the Fund. As of December 31, 1982, the Workmen's Compensation Fund had a total of 1,720 active cases.

Service of Process, Stock Permits, Proxies

Among its administrative duties, the Legal Division receives summonses on behalf of insurance companies admitted to transact business in Kansas as well as issuing stock permits and receiving and approving proxy applications. Transactions of this nature during 1982 totaled seven hundred five summonses, six stock permits and five proxies.

FINANCIAL SURVEILLANCE DIVISION

The Financial Surveillance Division was created on July 1, 1974 to incorporate within one division the responsibility for the financial examination of insurance companies, the admission of new companies to this state, and the surveillance of the financial condition of insurers operating in Kansas. Since that time as the personnel of the division changed, so did the responsibilities of the division. In that regard, the Financial Surveillance Division now considers its primary areas of responsibility to be: (1) the financial examination of insurance companies; (2) the surveillance of the financial condition of all insurers operating in Kansas; and (3) the coordination of this Department's activities

with the Kansas Insurance Guaranty Associations. In addition to its primary areas of responsibility, the Financial Surveillance Division has continued to work closely with the other divisions regarding market conduct examinations, certain provisions of the insurance holding companies act, the formation of new companies, the depositing of securities, and numerous other daily activities.

Financial Examination Function

This function consists primarily of conducting the triennial examinations required by K.S.A. 40-222. In 1982, we were able to complete or, at least, commence an examination on each insurance company due for examination during the year. In addition, we participated on one out-of-state examination in 1982.

This particular function is labeled "Financial Examination Function" because it has historically focused only on the financial condition of the insurance company being examined. However, occasionally our examiners are called upon to participate in what is known as Market Conduct Examinations. We anticipate that our division will remain active in the Market Conduct areas.

The examinations of the following domestic companies were started and completed during 1982:

Fire and Casualty Companies

Alliance Insurance Company
Farmers Alliance Mutual Insurance Company
Bremen Farmers Mutual Insurance Company
Columbian National Title Insurance Company
Farmers Mutual Insurance Company of Barton County
The Farm Bureau Mutual Insurance Company, Inc.
KFB Insurance Company, Inc.
Great Plains Mutual Insurance Company
Kansas Mutual Insurance Company
Midwest Fire & Casualty Company (Mutual)
West General Insurance Company
Upland Mutual Insurance, Inc.

Life Companies

The Kansas Farm Life Insurance Company, Inc.

Health Maintenance Organizations

Health Care Plus
Medplan, Inc.

Nonprofit Dental Service Corporations

Delta Dental Plan of Kansas, Inc.

Guaranty Associations

Kansas Insurance Guaranty Association

Rating Organizations

Midwest Rating and Service Bureau, Inc.

The examinations of the following domestic companies and associations were in progress on December 31, 1982:

Centennial Life Insurance Company
First Kansas Life Insurance Company
Great American Life Insurance Company
Kansas Fire and Casualty Company
Life Insurance Company of Kansas, Inc.

During 1982, Kansas examiners participated on the financial examination of the following foreign company. This examination was still in progress on December 31, 1982.

Blue Cross-Blue Shield of Kansas City

During 1982, Kansas examiners participated on "special" examinations of the following domestic companies and associations:

Organizational examinations:

Armed Forces Insurance Exchange
Paramount American Life Insurance Company
Vision Service Plan of Kansas, Inc.

We continued our efforts during 1982 to keep the entire Department apprised of the activities of the examiners and of any unusual or troublesome discoveries made by them. This of course, also includes keeping the examiners apprised of any particular problems encountered by the personnel in the Topeka office with the companies they are examining. These activities are carried out as follows:

(1) Prior to the beginning of an examination of a domestic insurer, notice of the impending examination is sent to the Commissioner, certain other members of the Administrative Division, and each division supervisor soliciting their ideas relative to any particular matter to be aware of during the examination and offering to review any specific item they may desire.

(2) When notice is received of an association examination, the same individuals as identified in (1) above are notified and given the opportunity to have any particular item reviewed for them regardless of whether or not we will have an examiner participating.

(3) At the conclusion of each examination of a domestic company, an examination report summary is prepared for each person identified in (1) above summarizing significant discoveries made during the examination and detailing the company's progress since the last examination. This report allows these individuals to obtain the benefit of the examination report without reading the entire report. A review of these summaries prior to the next examination allows us to easily recall these significant items to make

sure that the examiners review any problem areas and note the progress made or corrective actions initiated since the last examination.

The examination reports of all domestic companies are reviewed in detail by the Chief Examiner when they are completed and prior to being filed as public documents.

We continued during 1982 to maintain close contact with our field company examiners by telephone and by utilizing a bimonthly report form that the examiners use to denote the progress being made on each examination. We sent numerous items to our examiners in 1982 that either outlined standard procedures to be adopted for the sake of uniformity or which were informational in character. We consider our examiners to be among the best informed of any in the country.

Scheduling of examinations is another function of this division and many factors must be taken into consideration in fulfilling this responsibility. Included among these factors is an attempt to refrain from sending an examiner to the same company two consecutive times, the notification of the NAIC thirty days in advance of an association examination of a Kansas company, the obtaining of jobs outside Kansas for those examiners eligible to participate when our schedule so permits or requires, the scheduling of Kansas examinations so that not more than one Junior Examiner is on any one job, our attempt to rotate those individuals going out-of-state when possible, and our attempt to avoid having the same examiners work together for excessive periods of time.

During 1982, one examiner retired and no new examiners were hired. Therefore, on December 31, 1982, we had a total of six examiners. We will be taking steps to expand our examination staff during 1983.

Financial Surveillance over Insurers

This function was one of the primary reasons for this division being formed and several procedures are now employed in carrying out this responsibility. The primary responsibility lies in detecting as early as possible those companies in financial difficulty or that are in potential financial difficulty in order that appropriate action can be taken to protect the Kansas policyholders.

The examiners have available to them the Insurance Regulatory Information System (IRIS) tests of the NAIC. These test results are reviewed by a team of financial examiners at the NAIC level to determine if the results justify targeted or imme-

diate regulatory attention. Those Kansas companies which are designated as needing targeted or immediate regulatory attention are given priority attention. Then, the Kansas companies with results outside the usual range are reviewed followed by those foreign companies failing the most or the more significant tests. Throughout our review of companies, we attempt to keep all interested Department personnel advised of any significant discoveries or other items in which they have an interest.

In addition, the examination report of each company admitted to Kansas is reviewed as it is received in an attempt to obtain as complete of an understanding of the company and its operations as is possible. These reports are normally available once every three or four years for each company.

Certain companies, including some Kansas companies, are required to submit quarterly financial statements which are also used in maintaining our surveillance over the companies. At year-end 1982, quarterly statements were being furnished by 23 Kansas companies and by 125 foreign companies.

Holding Companies Function

The Holding Companies Act became effective January 1, 1975. Since then, this division has spent a considerable amount of time working on holding company transactions that effect our domestic insurers. We have not, however, been involved or responsible for, the registration statements required by the Holding Companies Act.

Other Activities

1. We worked closely with both Guaranty Associations during 1982 relative to several problem companies. We continued the practice of advising the appropriate association of any formal action initiated against a company and kept that association advised of all subsequent developments. We also were in attendance at most of the meetings held by the associations and answered numerous telephone inquiries and letters relative to the financial status of the companies licensed in Kansas.

2. We continued to encourage our examiners and Topeka office personnel to participate in educational courses. As a result, during 1982, four of our employees were enrolled in educational courses. Furthermore, during 1982, the division continued its periodic training sessions for the Topeka office personnel which has been somewhat successful in providing in depth training in several areas.

3. We continued to review the operation of Kansas companies with foreign ownership to determine if the foreign owners, in fact, guided the day-to-day operation of the Kansas companies thereby subjecting the Kansas companies to a premium tax rate applicable to foreign companies.

4. We have continued to work closely with the Securities Vault in an attempt to make sure every company has and maintains a deposit at least equal to that required by statute.

RESEARCH AND PLANNING DIVISION

The Research and Planning Division has five primary areas of responsibility which are:

1. To provide research and planning assistance to the Commissioner and other staff members.
2. To coordinate the market conduct activities of the Department.
3. To serve as liaison between the Department and the Kansas Insurance Education Foundation.
4. To authorize to do business in Kansas those insurance companies, automobile clubs, and premium finance companies meeting the requirements of the statutes.
5. To maintain jointly with the State Treasurer securities deposited by insurance companies.

A description of the 1982 activities of the Admission Section of the Research & Planning Division follows:

The admission review entails an extremely detailed process which incorporates a technical review of items purporting to satisfy our statutory requirements as well as a detailed study of the company's history, organizational structure, financial condition, personnel, proposed plan of operation in this state, and related items. The entire process can be summarized as one which attempts to obtain as much knowledge as possible about the company from information available to us without actually physically examining the company. Those individuals actually assuming the ultimate responsibility within this division for admission files perform their review functions with the knowledge they must be prepared to explain the entire operation of the company and justify its admission to other individuals involved in the final review process.

Associated with the admission responsibility is the duty to take care of the necessary technical details when foreign and domestic companies change their name, merge or redomesticate. This work is often similar to the actual admission work.

We make a preliminary review of the financial statement and other pertinent data of each company seeking admission as soon as it is received in order to determine as early as possible whether it can be considered for admission.

This assists us in maintaining a minimum number of files to be processed and

facilitates control over the files. The Admissions Coordinator continued during 1982 to personally follow the progress of each aspect of the admission files through other divisions in order to see that work was being kept current.

The Admission Section continued to receive a large number of applications for admission during 1982. The number of new applications received increased approximately 7% over the number submitted in 1981. Some of the companies applying for admission are only a few months old whereas others have been established for many years. It appears many of the newer companies are emphasizing one or two lines of insurance, such as universal life insurance, rather than a wide portfolio of products.

We were able to close out more files in 1982 than we have in many years. The number of companies admitted and applications withdrawn in 1982 increased approximately 8% and 22%, respectively, over what was reported in 1981. The number of applications pending increased nearly 5%.

The number of corporate changes processed (i.e., effected, cancelled, not approved) during 1982 decreased nearly 13% over the number processed in 1981. Many of these corporate changes involved admission of companies as a result of redomestications and other corporation reorganizations.

Each company is subject to a formalized set of requirements and procedures during the admission review. However, it should be pointed out that no two companies are exactly alike, each has unique characteristics. More time is spent in processing some applications than others due to problems discovered during the admission review, delayed responses by companies when additional information is requested, and various other difficulties.

We have been evaluating our admission operation to determine whether we can process an application in a more timely manner by eliminating a review of various items which have been subject to our review in the past.

One of the primary goals of the Admission Section is to make the admission process more effective and efficient. The Admission Section is taking, and will continue to take, any necessary steps in order to achieve this goal.

A reconciliation of the admission applications pending at December 31, 1981 to those pending at December 31, 1982 follows:

	Fire & Casualty Companies	Life Companies	Auto Clubs and Premium Finance Cos.	Total
Applications Pending 12/31/81	47	60	6	113
Add:				
Applications Received *	46	59	5	110
Subtotal	93	119	11	223
Subtract:				
Applications Withdrawn	13	17	3	33
Companies Admitted *	23	37	1	61
Applications Pending 12/31/82	54	58	7	119

—COMPARISON—

	1979	1980	1981	1982
Admissions:				
Applications Received *	57**	118	104	111
Withdrawn *	19	27	27	33
Admitted *	26	68	66	71
Pending (12/31)	79**	102	113	119

Corporate Changes: (i.e., name changes, redomestications, corporate reorganizations)				
Effected	20	31	36	27
Cancelled	4	2	2	5
Not Approved	0	0	0	1
Pending	19	17	19	23

*Includes companies involved in redomestications and corporate reorganizations
**Approximate Figures

The following companies and associations were admitted between January 1, 1982 and December 31, 1982.

Acacia National Life Insurance Company
Washington, D.C. ..... November 24, 1982

Adjustable Life Insurance Company
St. Paul, Minnesota ..... August 17, 1982

Aetna Life Insurance Company of Illinois
Chicago, Illinois ..... December 8, 1982

American Agency Life Insurance Company
Atlanta, Georgia ..... October 27, 1982

American Franklin Life Insurance Company
Springfield, Illinois ..... November 30, 1982

American National General Insurance Company
Springfield, Missouri ..... November 30, 1982

American Vanguard Life Insurance Company
Des Moines, Iowa ..... December 30, 1982

Armed Forces Insurance Exchange
Fort Leavenworth, Kansas ..... August 1, 1982

Aspen Indemnity Corporation
Englewood, Colorado ..... October 4, 1982

Assured Investors Life Company
San Francisco, California ..... December 7, 1982

Assured Life Association
Denver, Colorado ..... December 22, 1982

BLC Life & Annuity Company
Des Moines, Iowa ..... December 29, 1982

BLC National Insurance Company
Wilmington, Delaware ..... November 8, 1982

C.M. Life Insurance Company
Hartford, Connecticut ..... January 12, 1982

CML Pension & Life Insurance Company
Hartford, Connecticut ..... January 12, 1982

Commercial Union Custom Insurance Company
Boston, Massachusetts ..... December 29, 1982

Covenant Life Insurance Company
Somerville, New Jersey ..... October 26, 1982

Credit Specialties Incorporated
Overland Park, Kansas ..... June 24, 1982

Crusader Insurance Company
Keene, New Hampshire ..... November 30, 1982

EMC Reinsurance Company
Des Moines, Iowa ..... December 20, 1982

Family Guardian Life Insurance Company
St. Louis, Missouri ..... December 6, 1982

Fidelity Standard Life Insurance Company
Wilmington, Delaware ..... November 9, 1982

First Continental Life & Accident Insurance Company
Salt Lake City, Utah ..... August 16, 1982

General American Insurance Company
St. Louis, Missouri ..... July 26, 1982

General American Life & Annuity Company
St. Louis, Missouri ..... July 26, 1982

Heritage Indemnity Company
Los Angeles, California ..... December 29, 1982

Heritage Mutual Insurance Company
Sheboygan, Wisconsin ..... December 29, 1982

Home Reinsurance Company (The)
Manchester, New Hampshire ..... March 9, 1982

Jefferson-Pilot Pension Life Insurance Company
Greensboro, North Carolina ..... December 7, 1982

Kentucky Central Insurance Company
Lexington, Kentucky ..... September 17, 1982

Lincoln National Health & Casualty Insurance Company
Fort Wayne, Indiana ..... February 15, 1982

Lincoln National Life Reinsurance Company
Washington, D.C. ..... October 20, 1982

Lincoln National Reinsurance Company
Fort Wayne, Indiana ..... September 16, 1982

Lincoln Security Life Insurance Company of Connecticut
Avon, Connecticut ..... December 27, 1982

Lutheran Brotherhood Variable Insurance Products Company
Minneapolis, Minnesota ..... December 27, 1982

Marquette National Life Insurance Company
Chicago, Illinois ..... December 30, 1982

Metropolitan General Insurance Company
Newark, Delaware ..... December 15, 1982

MIC General Insurance Company
Indianapolis, Indiana ..... February 15, 1982

MIC Property & Casualty Insurance Corporation
Detroit, Michigan ..... March 5, 1982

MONY Pension Insurance Corporation
New York, New York ..... August 24, 1982

National Health Insurance Company
Dallas, Texas ..... August 5, 1982

National Investors Fire & Casualty Insurance Company (The)
Little Rock, Arkansas ..... December 29, 1982

National Pension Life Insurance Company
Montpelier, Vermont ..... December 29, 1982

New England Pension and Annuity Company
Boston, Massachusetts ..... January 29, 1982

Ormond Reinsurance Company
Ormond Beach, Florida ..... December 20, 1982

Pan-American Assurance Company
New Orleans, Louisiana ..... October 8, 1982

Paramount American Life Insurance Company
Topeka, Kansas ..... November 12, 1982

Pharmacists Life Insurance Company
Algona, Iowa ..... November 30, 1982

Providers Insurance Company
Jefferson City, Missouri ..... November 30, 1982

Pruco Life Insurance Company
Phoenix, Arizona ..... August 16, 1982

Prudential Commercial Insurance Company
Dover, Delaware ..... October 25, 1982

Prudential General Insurance Company
Dover, Delaware ..... November 3, 1982

San Francisco Reinsurance Company
San Francisco, California ..... July 15, 1982

Security Life Insurance Company of Nebraska
Lincoln, Nebraska ..... November 10, 1982

State Farm Annuity & Life Insurance Company
Bloomington, Illinois ..... November 15, 1982

Trans Pacific Insurance Company
New York, New York ..... December 17, 1982

Trans Pacific Life Insurance Company
Santa Monica, California ..... August 10, 1982

UCL Life Assurance Corporation
Cincinnati, Ohio ..... September 2, 1982

Vermont Life Insurance Company
Montpelier, Vermont ..... December 29, 1982

Western Employers Insurance Company
Santa Ana, California ..... December 29, 1982

Western Universal Life Insurance Company
Overland Park, Kansas ..... November 8, 1982

The following mergers and redomestications were effected in Kansas between January 1, 1982 and December 31, 1982.

Blue Cross of Kansas City and Blue Shield of Kansas City consolidated to form a new corporation, Blue Cross and Blue Shield of Kansas City, effective May 17, 1982. A Certificate of Authority was issued by this Department effective on the date of consolidation, May 17, 1982.

Colonial Penn Insurance Company, Boston, Massachusetts, merged with and into Colonial Penn Insurance Company of Philadelphia, Philadelphia, Pennsylvania, and the surviving company changed its name to Colonial Penn Insurance Company simultaneously with the merger. This was done to effect the redomestication from Massachusetts to Pennsylvania on January 1, 1982.

Fidelity and Deposit Company of Maryland, Baltimore, Maryland, merged with and into F&D Company of Maryland, and the surviving company changed its name to Fidelity and Deposit Company of Maryland simultaneously with the merger. It was effected in Kansas on January 1, 1982.

General Accident Fire and Life Assurance Corporation, Ltd. (U.S. Branch) consolidated with Potomac Insurance Company, Philadelphia, Pennsylvania. The surviving company changed its name to General Accident Insurance Company of America simultaneously with the consolidation on January 1, 1982. It was effected in Kansas on June 3, 1982.

National Old Line Insurance Company, Little Rock, Arkansas, consolidated with Ennia Old Line, Inc., Little Rock, Arkansas to form a new company, Ennia Old Line, Inc. The new company changed its name to National Old Line Insurance Company simultaneously with the consolidation on May 31, 1932. It was effected in Kansas on December 29, 1982.

Republic National Life Insurance Company, Dallas, Texas, was liquidated via a contract of reinsurance and plan of liquidation. Republic National Life Group Insurance Company, Dallas, Texas, and XYZ Life Insurance Company, Dallas, Texas, assumed the group life and ordinary life insurance, respectively, of Republic National Life Insurance Company. XYZ Life Insurance Company changed its name to Republic National Life Insurance simultaneously with the assumption of business. The corporate reorganization was effected on January 1, 1982.

Roosevelt National Life Insurance Company redomesticated from Oklahoma to Illinois effective December 11, 1981. A new corporation was not formed nor did a merger place in order to effect the redomestication. An amended Kansas Certificate of Authority was issued effective June 11, 1982 which indicates the company is domiciled in Springfield, Illinois.

United American Insurance Company, Dallas, Texas, merged with and into NU Life Insurance Company, Wilmington, Delaware, and the surviving company changed its name to United American Insurance Company simultaneously with the merger on February 28, 1982. This was done to effect the redomestication from Texas to Delaware. It was effected in Kansas on April 7, 1982.

United Investors Life Insurance Company, Kansas City, Missouri, merged with and into United Merger Insurance Company, Kansas City, Missouri, and the surviving company changed its name to United Investors Life Insurance Company simultaneously with the merger on March 31, 1982. It was effected in Kansas on December 30, 1982.

Union Fidelity Life Insurance Company, Trevose, Pennsylvania, merged with and into Combined Fidelity Life Insurance Company, Trevose, Pennsylvania, and the surviving company changed its name to Union Fidelity Life Insurance Company simultaneously with the merger on February 17, 1982. It was effected in Kansas on February 26, 1982.

Virginia Surety Company, Inc., Richmond, Virginia, merged with and into Dearborne Casualty Insurance Company, Chicago, Illinois and the surviving company changed its name to Virginia Surety Company, Inc., simultaneously with the merger on June 30, 1982. This was done to effect the redomestication from Virginia to Illinois. It was effected in Kansas on October 29, 1982.

Western Life Insurance Company (The), Madison, Wisconsin, merged with and into Central Life Assurance Company, Des Moines, Iowa. It was effected on January 1, 1982.

The following changes of corporate title were effected in Kansas between January 1, 1982 and December 31, 1982.

American Variable Annuity Life Assurance Company, Worcester, Massachusetts, changed its name to SMA Life Assurance Company. It was effected in Kansas on January 1, 1982.

Bufco Inc., Baltimore, Maryland, changed its name to Tifco, Inc., on January 1, 1982. It was effected in Kansas on March 18, 1982.

Consumers National Life Insurance Company, Phoenix, Arizona, changed its name to MONY Life Insurance Company of America on December 18, 1981. It was effected in Kansas on June 22, 1982.

Czechoslovak Society of America, Berwyn, Illinois, changed its name to CSA Fraternal Life on October 1, 1982. It was effected in Kansas on December 22, 1982.

First Southwest Life Insurance Company, Kansas City, Missouri, changed its name to American Continental Life Insurance Company on May 3, 1982. It was effected in Kansas on June 22, 1982.

Insuramerica Corporation, Wichita, Kansas, changed its name to Great-West Life and Annuity Insurance Company. It was effected in Kansas on February 16, 1982.

Medical Indemnity of America, Inc., Worthington, Ohio, changed its name to BCS Insurance Company on June 8, 1982. It was effected in Kansas on September 16, 1982.

Mercantile and General Reinsurance Company, Limited, (The) London, England, changed its name to The Mercantile and General Reinsurance Company plc on August 7, 1981. It was effected in Kansas on June 11, 1982.

Northern National Life Insurance Company, Bismarck, North Dakota, changed its name to Manhattan National Life Insurance Company. It was effected in Kansas on January 1, 1982.

Orange State Life Insurance Company, Largo, Florida, changed its name to Home Financial Assurance Corporation. It was effected in Kansas on June 15, 1982.

St. Paul Title Insurance Corporation, St. Paul, Minnesota, changed its name to First American Title Insurance Company of Mid-America on April 6, 1982. It was effected in Kansas on July 28, 1982.

Standard Life Insurance Company of Indiana, Indianapolis, Indiana, changed its name to INA Standard Life Insurance Company. It was effected in Kansas on January 1, 1982.

Survivors' Benefit Insurance Company, Kansas City, Missouri, changed its name to Penn Diversified Insurance and Annuity Company on December 1, 1981. It was effected in Kansas on February 22, 1982.

United Benefit Life Insurance Company, Omaha, Nebraska, changed its name to United of Omaha Life Insurance Company on December 16, 1981. It was effected in Kansas on February 5, 1982.

Western Life Insurance Company of America, Jefferson City, Missouri, changed its name to MML Bay State Life Insurance Company on March 29, 1982. It was effected in Kansas on July 15, 1982.

A description of the 1982 activities of the Securities Section of the Research and Planning Division follows:

The Securities Section is responsible for maintaining the securities placed on deposit by insurance companies. These securities are held under joint custody of the Commissioner of Insurance and the State Treasurer.

As of December 31, 1982, a total of 152 insurance companies had securities on deposit with this section. The combined deposit of these companies at year end amounted to $985,268,427.27, an increase of $15,211,363.66 over the preceding year, and an increase of $245,411,110.96 during the past five years.

During the calendar year 1982, the Securities Section processed securities for deposit and withdrawal in an amount of $171,014,428.44. In addition, this section clipped and checked a

total of 122,760 bond coupons, in the amount of $5,464,586.53. The Securities Section processed a total of 4,206 partial payments made on mortgages held on deposit for 17 insurance companies.

In addition, during 1982 the following activities occurred:

Two complete physical audits were conducted.

The annual review and updating of the signature authorization and identification files was performed.

Certifications of securities on deposit were prepared for 140 insurance companies.

The following exhibit shows the classification of deposits for each company as of December 31, 1982. Bonds account for 70% of the securities on deposit with mortgages accounting for 22%. The remaining deposit consists of common and preferred stocks, savings and loan passbooks, real estate, and certificates of deposit. Each security submitted for deposit must meet strict statutory requirements in order to be accepted for deposit.

NAME OF COMPANY	BONDS	STOCK	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	SAVINGS & LOAN	TOTAL DEPOSIT
Reserve Life Ins. Co.	2,445,000.00						2,445,000.00
Roosevelt Nat'l Life Ins. Co. of America	535,000.00						535,000.00
Safeco Title Ins. Co. of Oregon (General)	375,000.00						375,000.00
Safeco Title Ins. Co. of Oregon (Special)	125,000.00						125,000.00
San Francisco Reinsurance Co.	50,000.00						50,000.00
Scor Reinsurance Company	60,000.00						60,000.00
Security Benefit Assurance Company	2,000,000.00			1,000,000.00			3,000,000.00
Security Benefit Life Ins. Co.	180,163,485.76	18,302,013.71	140,476,366.79				338,941,866.26
Security Casualty Company	5,000.00						5,000.00
Southern Insurance Company	14,000.00						14,000.00
Standard Guaranty Ins. Co.	35,000.00						35,000.00
Standard Mutual Life Ins. Co.	7,946,885.00		4,165,517.07				12,112,402.07
Supreme Life Ins. Co. of America	140,000.00						140,000.00
Surety Insurance Co. of California	60,000.00						60,000.00
Swedish American Mutual Ins. Co.	50,000.00						50,000.00
Town & Country Fire & Casualty Co.	775,649.66	17,300.00					792,949.66
Transamerica Insurance Company	550,000.00						550,000.00
Transport Indemnity Company	85,000.00						85,000.00
Travel Air Insurance Company (Kansas)	610,000.00						610,000.00
Travelers Indemnity Co. of America	40,000.00						40,000.00
Trinity Universal Ins. Co. of Kansas	1,460,000.00						1,460,000.00
Tri-State Insurance Company	200,000.00						200,000.00
Truck Insurance Exchange	30,000.00						30,000.00
Ulico Casualty Company	15,000.00						15,000.00
Union Security Life Ins. Co.	30,000.00						30,000.00
United Fire Insurance Co.	100,000.00						100,000.00
United Guaranty Residential Ins. of N.C.	25,000.00						25,000.00
Upland Mutual Insurance Co.	995,000.00						995,000.00
Victory Life Insurance Co.	63,042,370.99	3,641,636.50	17,374,647.55		423,837.12		84,482,492.16
Washington National Ins. Co.	30,000.00						30,000.00
West General Insurance Co.	340,000.00			325,000.00			665,000.00
Western Casualty & Surety Co.	1,845,000.00						1,845,000.00
Western Fire Insurance Co.	2,730,000.00						2,730,000.00
Western Indemnity Company	1,705,000.00						1,705,000.00
Western National Life Ins. Co.	400,000.00						400,000.00
Wheat Growers Mutual Hail Ins. Co.	110,000.00						110,000.00
Yukon Indemnity Company	400,000.00						400,000.00
TOTALS	$684,179,456.51	$62,216,137.24	$217,054,075.87	$17,151,094.07	$4,227,663.58	$440,000.00	$985,268,427.27

SECURITIES DEPOSITED WITH INSURANCE COMMISSIONER
AS REQUIRED BY LAW
December 31, 1982

NAME OF COMPANY	BONDS	STOCK	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	SAVINGS & LOAN	TOTAL DEPOSIT
Alliance Insurance Company	2,423,000.00						2,423,000.00
Alliance Life Insurance Company	12,457,950.91	230,203.50	783,237.09	4,959,700.00	71,604.46		18,502,695.96
Allianz Insurance Company	40,000.00						40,000.00
Allied Fidelity Insurance Company	75,000.00						75,000.00
Allstate Indemnity Company	110,000.00						110,000.00
American Agency Life Ins. Co.				35,000.00			35,000.00
American Bankers Ins. Co. of Florida	500,000.00						500,000.00
American Bankers Life Assur. Co. of Fla.	600,000.00						600,000.00
American Family Life Assur. Co. of Colum.	30,000.00						30,000.00
American Fidelity Fire Insurance Company	50,000.00						50,000.00
American Founders Life Insurance Co.	14,950,000.00						14,950,000.00
American Health & Life Ins. Co.	36,223,000.00	9,412,385.00	3,955,547.60				49,590,932.60
American Home Life Ins. Co.	11,726,437.86	1,190,480.05	13,182,259.68		1,432,370.00		27,531,547.59
American Investors Life Ins. Co.	9,611,000.00	878,125.92	2,750,595.91	713,010.32	1,975,000.00		15,927,732.15
American Mortgage Ins. Co.	35,000.00						35,000.00
American Security Ins. Co.	30,000.00						30,000.00
American Woodmen's Life Ins. Co.	1,615,000.00						1,615,000.00
Argonaut Insurance Company	40,000.00						40,000.00
Arkwright-Boston Insurance Co.	100,000.00						100,000.00
Armed Forces Insurance Exchange	779,000.00						779,000.00
Associated Indemnity Corp.	50,000.00						50,000.00
Atlanta Life Insurance Co.	30,000.00						30,000.00
Automobile Club of Kansas				50,000.00			50,000.00
Balboa Insurance Company	25,000.00						25,000.00
Beneficial Standard Life Ins. Co.	20,000.00						20,000.00
Bradford National Life Ins. Co.				100,000.00			100,000.00
Bremen Farmers Mutual Ins. Co.	159,000.00						159,000.00
Business Men's Assur. Co. of America	2,702,000.00						2,702,000.00
Centennial Life Ins. Co.	18,323,500.00	2,773,460.00	10,007,832.53				31,104,792.53
Central Plains Ins. Co.	15,000.00	797,732.00					812,732.00
Central Plains Life Ins. Co.	8,565,000.00	1,449,721.50					10,014,721.50
Central States Ins. Co.	575,000.00						575,000.00
Central United Life Ins. Co.	10,381,000.00	306,058.25		100,000.00			10,787,058.25
Charter American Ins. Co.	200,000.00						200,000.00
Chicago Title Ins. Co.	60,000.00						60,000.00

NAME OF COMPANY	BONDS	STOCK	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	SAVINGS & LOAN	TOTAL DEPOSIT
Cimarron Insurance Co.	1,800,000.00						1,800,000.00
Cimarron Life Ins. Co.	1,031,000.00						1,031,000.00
Columbian National Title Ins. Co.				400,000.00			400,000.00
Commercial Standard Ins. Co.	200,000.00						200,000.00
Commercial Union Custom Ins. Co.	50,000.00						50,000.00
Consolidated Farmers Mutual Ins. Co.	185,000.00						185,000.00
Credit Life Corporation of America	25,000.00						25,000.00
Credit Life Insurance Company	241,000.00						241,000.00
Employees Mutual Benefit Assn. of St. Paul	100,000.00						100,000.00
Employers National Ins. Co.	30,000.00						30,000.00
Enterprise Insurance Company	50,000.00						50,000.00
Farm Bureau Mutual Ins. Co.	800,000.00						800,000.00
Farm & Ranch Life Ins. Co.	25,245,376.14		2,063,537.07	15,000.00			27,323,913.21
Farmers Alliance Mutual Ins. Co.	1,830,000.00						1,830,000.00
Farmers Insurance Co., Inc.	1,490,000.00						1,490,000.00
Farmers Mutural Ins. Co. of Barton County	100,000.00						100,000.00
Farmland Insurance Co.	615,000.00						615,000.00
Financial Assurance, Inc.	235,000.00						235,000.00
Firemen's Fund Ins. Co.	100,000.00						100,000.00
First American Title Ins. Co. of Mid-America	50,000.00						50,000.00
First of Georgia Ins. Co.	40,000.00						40,000.00
First Kansas Life Ins. Co.	7,530,007.00	184,665.25					7,714,672.25
Franklin Life Insurance Co.	2,000,000.00						2,000,000.00
General Reinsurance Corp.	35,000.00						35,000.00
Georgia International Life Ins. Co.	30,000.00						30,000.00
Gibraltar Life Ins. Co. of America	4,906,000.00	465,076.88					5,371,076.88
Great American Life Ins. Co.	7,710,494.10		1,365,345.21	100,000.00		440,000.00	9,615,839.31
Great Plains Mutual Ins. Co.	767,000.00						767,000.00
Great-West Life & Annuity Ins. Co.	37,500,000.00			3,375,000.00			40,875,000.00
Guarantee Insurance Co.	190,000.00						190,000.00
Heart of America Fire & Casualty Und.	60,000.00						60,000.00
Home State Life Ins. Co.	1,213,912.25	135,600.00	913,333.89	3,000,000.00	140,000.00		5,402,246.14
Houston General Ins. Co.	50,000.00						50,000.00
Industrial Indemnity Co.	400,000.00						400,000.00
Insurance Corp. of America				50,000.00			50,000.00
Insured Titles, Inc.	175,000.00	24,162.34		136,830.87			335,993.21
Integon Indemnity Corporation	60,000.00						60,000.00
Investors Guaranty Life Ins. Co.	20,000.00						20,000.00
Jefferson-Pilot Pension Life Ins. Co.	200,000.00						200,000.00
John Hancock Variable Ins. Co.	125,000.00						125,000.00

NAME OF COMPANY	BONDS	STOCK	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	SAVINGS & LOAN	TOTAL DEPOSIT
Kansas Bankers Surety Company	710,000.00						710,000.00
Kansas Farm Life Ins. Co.	82,445,752.88	1,132,016.88	12,622,712.67				96,200,482.43
Kansas Fire & Casualty Company	710,000.00						710,000.00
Kansas Mutual Insurance Co.	80,000.00						80,000.00
Kennesaw Life & Accident Insurance Co.	25,000.00						25,000.00
KFB Insurance Company	910,000.00						910,000.00
Liberty Mortgage Insurance Co.	60,000.00						60,000.00
Life Insurance Co. of Kansas	1,572,000.00	91,625.00		2,251,552.88			3,915,177.88
Lincoln National Life Ins. Co.	300,000.00						300,000.00
Manhattan Mutual Life Ins. Co.	8,115,715.31	1,136,040.77	5,441,079.30		151,102.00		14,843,937.38
Marysville Mutual Ins. Co.	1,040,000.00						1,040,000.00
McPherson Hail Ins. Co.	60,000.00						60,000.00
Mid-Century Insurance Co.	30,000.00						30,000.00
Midland Insurance Co.	325,000.00						325,000.00
Midwest Fire & Casualty (Mutual)	100,000.00						100,000.00
Mission Insurance Co.	40,000.00						40,000.00
Mission National Insurance Company	50,000.00						50,000.00
Munich American Reassurance Co.	30,000.00						30,000.00
National Benefit Life Ins. Co.	700,000.00						700,000.00
National Investors Fire & Casualty Ins. Co.				50,000.00			50,000.00
National Reserve Life Ins. Co.	37,848,018.65	11,176,655.75					49,024,674.40
National Western Life Ins. Co.	4,300,000.00						4,300,000.00
Northwest Pacific Indemnity Co.	215,000.00						215,000.00
Occidental Fire & Casualty Co. of N.C.	92,000.00						92,000.00
Old General Insurance Co.	25,000.00						25,000.00
Old United Life Ins. Co.	400,000.00			350,000.00			750,000.00
Ozark National Life Ins. Co.	15,972,000.00		978,180.49				16,950,180.49
Pacific Indemnity Company	200,000.00						200,000.00
Paramount American Life Ins. Co.	400,000.00						400,000.00
Patrons Mutual Ins. Ass'n	718,000.00	128,250.00					846,250.00
Peoples Accident Ins. Co.	240,000.00						240,000.00
Pioneer National Life Ins. Co.	3,640,900.00	390,986.44	971,365.89		33,750.00		5,037,002.33
Plains Insurance Co.	1,900,000.00						1,900,000.00
Prairie States Ins. Co.				110,000.00			110,000.00
Professional Investors Life Ins. Co.	630,000.00			30,000.00			660,000.00
Proprietors Insurance Company	500,000.00						500,000.00
Protective Life Ins. Co.	7,000,000.00	2,000,000.00					9,000,000.00
Pyramid Life Ins. Co.	13,222,000.00	6,352,541.50	2,517.13				19,577,058.63
Reliance Standard Life Ins. Co.	160,000.00						160,000.00
Republic National Life Ins. Co.	200,000.00						200,000.00

AGENTS AND BROKERS LICENSING DIVISION

This division has supervision and control over the examination and qualification of agents and brokers prior to their being licensed, the responsibility of renewing the certifications each year, and is charged with the administration of the laws relative to these functions and found in Kansas Statutes Annotated, Chapter 40.

The examinations were administered at the following locations in addition to Topeka and Wichita: Hays, Dodge City, and Kansas City, Kansas. This division also has the responsibility of licensing excess lines agents, auditing the affidavit-annual statements submitted by each agent, and collecting a two percent tax on the gross premiums on policies written by nonadmitted companies on risks located in this state. A total of 427 excess lines agents were licensed during calendar year 1982.

Another function of this division is the issuance of motor club agents' registrations in accordance with the provisions of Article 25 of the Insurance Code. The total number of registrations issued during 1982 was 534.

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations	Brokers
January	1976	1,721	1,565	156	552	
	1977	1,839	1,648	191	331	
	1978	1,890	1,661	229	647	
	1979	2,556	2,320	236	824	
	1980	2,521	2,311	210	1,113	
	1981	3,085	2,814	271	926	
	1982	4,379	3,932	453	2,804	6
February	1976	1,131	991	140	596	
	1977	1,449	1,307	142	703	
	1978	1,159	1,055	104	818	
	1979	1,992	1,768	224	739	
	1980	2,130	1,858	272	908	
	1981	2,804	2,486	318	850	
	1982	3,067	2,707	360	1125	5
March	1976	1,882	1,762	120	321	
	1977	1,412	1,299	113	448	
	1978	1,863	1,708	155	548	
	1979	1,907	1,755	152	650	
	1980	2,383	2,219	164	1,254	
	1981	1,675	1,557	118	551	
	1982	2,370	2,181	189	719	3
April	1976	952	850	102	120	
	1977	1,266	1,154	112	224	
	1978	2,621	2,329	292	120	
	1979	1,216	1,070	146	52	
	1980	1,198	1,106	92	24	
	1981	1,450	1,321	129	58	
	1982	1,708	1,554	154	204	0
May	1976	96,879	89,163	7,716	1,200	
	1977	98,630	90,535	8,095	895	
	1978	104,203	95,510	8,693	1,444	
	1979	116,653	107,045	9,608	376	
	1980	113,535	102,971	10,564	704	
	1981	132,441	120,989	11,452	0	
	1982	148,479	136,754	11,725	110	13

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations	Brokers
June	1976	2,439	2,195	244	1,127	
	1977	2,286	2,025	261	1,160	
	1978	2,752	2,469	283	1,044	
	1979	3,406	3,056	350	541	
	1980	2,978	2,629	349	541	
	1981	4,595	4,204	391	779	
	1982	3,253	2,876	377	986	9
July	1976	1,852	1,612	240	538	
	1977	2,183	1,958	225	893	
	1978	1,771	1,552	219	678	
	1979	2,100	1,903	197	1,065	
	1980	2,432	2,103	329	929	
	1981	4,266	3,887	379	2,839	
	1982	4,701	4,114	587	1,535	2
August	1976	1,814	1,589	225	684	
	1977	2,023	1,818	205	562	
	1978	1,970	1,742	228	714	
	1979	2,601	2,328	273	561	
	1980	2,328	2,029	299	620	
	1981	3,018	2,676	342	556	
	1982	4,120	3,518	602	964	3
September	1976	1,549	1,385	164	671	
	1977	2,003	1,766	237	588	
	1978	1,764	1,538	226	630	
	1979	2,169	1,945	224	157	
	1980	2,592	2,273	319	1,074	
	1981	3,757	3,331	426	1,077	
	1982	4,032	3,461	571	1,083	1
October	1976	1,660	1,467	193	386	
	1977	2,076	1,883	193	294	
	1978	2,502	2,238	264	812	
	1979	3,077	2,772	305	833	
	1980	2,589	2,214	375	726	
	1981	3,878	3,471	407	1,034	
	1982	3,503	3,050	453	1,103	12
November	1976	1,761	1,566	195	555	
	1977	1,775	1,570	205	630	
	1978	1,612	1,429	183	670	
	1979	1,489	1,309	180	505	
	1980	2,681	2,465	216	853	
	1981	2,874	2,562	312	66	
	1982	2,631	2,207	425	1,424	0
December	1976	1,780	1,561	219	674	
	1977	2,895	2,656	239	816	
	1978	1,595	1,438	157	472	
	1979	2,655	2,346	309	650	
	1980	2,523	2,172	351	702	
	1981	2,864	2,467	397	2,137	
	1982	3,503	3,050	453	1,567	3
Totals	1976	115,420	105,706	9,714	7,424	
	1977	119,837	109,619	10,218	7,244	
	1978	125,702	114,669	11,033	8,597	
	1979	141,821	129,617	12,204	6,953	
	1980	139,890	126,350	13,540	9,430	
	1981	166,707	151,765	14,942	10,873	
	1982	185,746	169,404	16,349	13,624	57

CONSUMER ASSISTANCE DIVISION

This Division's principal responsibility is the review of complaints and inquiries from Kansas consumers regarding insurance companies, insurance agents or the insurance coverage of the consumer. In addition, the Division performs a number of education or information functions for the benefit of the general public. The Division's primary goal is to insure Kansas consumers are fully advised concerning the facts surrounding their

insurance complaints or insurance coverages; that they understand why their insurance claims or insurance problems are handled in the manner they are; and, that all complaints against companies and agents are handled promptly and are equitably resolved.

Complaints and Inquiries

Most of the complaints and inquiries handled by this Division and for which a file is established, originate from correspondence from Kansas citizens. However, a large number of complaints and inquiries, relating to every facet of insurance, are also received from the public through telephone calls and personal visits to the office. In 1982, the Division received approximately 25 new complaint and inquiry letters a day, approximately 350 telephone calls a day, an average of 16 office callers a day and an average of 62 "Hot Line" WATS calls a day. Since these complaints and inquiries involve a wide variety of insurance questions, the Division maintains a close working relationship with other divisions of the Department, to ensure those divisions are aware of problems of interest to them and to take advantage of technical support available from those other divisions and used to answer these consumer inquiries. The other divisions also coordinate consumer complaints and inquiries with this Division so that a proper record of all consumer matters handled by the Department can be maintained.

Wichita Branch Office

The Department maintains a branch office in Wichita to handle consumer matters brought to us by citizens from that area of the state. The Wichita Branch Office is a unit of this Division. In addition to the functions described above, and participation in consumer education activities in the area surrounding Wichita, the branch office, in cooperation with the Department's Agents and Broker Division, also administers the agent's licensing examinations conducted at the branch office site.

WATS "Hot Line"

Since its inception, the Consumer "Hot Line" has proven to be a valuable service to Kansas citizens. In 1982, an average of 1,362 calls per month were received on the "Hot Line," compared to an average of 1,260 calls in 1981. Even though many calls received on the "Hot Line" involve matters requiring follow-up

correspondence or other action, the primary objective of the system is to handle to a conclusion as many matters as possible through that one telephone call, eliminating, where possible, correspondence which is time consuming for both the citizen and this Division.

Field Representatives

This Division has two field representatives who, in addition to handling office duties, have assisted the Agents and Brokers Division in the giving of agents' licensing examinations. In addition, the field representatives travel throughout the state, when needed, investigating complaints. This includes taking statements from citizens who have complained about misrepresentations by agents or companies, overselling by agents, fraudulent acts by an agent and other misfeasance. Whenever severe storm, flood or fire damage occurs in a community, the Commissioner also dispatches field representatives to survey the damage to determine the extent of the damage, type of damage, area covered and the approximate number of people affected. From such surveys it can be determined whether the insurance industry will have sufficient claims adjusters in the area to handle the losses. These representatives also act in coordination with federal and other state disaster relief personnel to ensure all appropriate steps are taken to alleviate hardship and return citizens, as much as possible, to their situations prior to the disaster.

Consumer Education

This Division provides a variety of educational programs for citizens of this state, ranging from informal talks with school groups to formal presentations to Senior Citizen groups.

Consumer Days. This activity consists of members of the division visiting pre-scheduled and pre-publicized locations throughout the state to make themselves available to meet with Kansas citizens who have insurance problems. This program is designed to bring the Department's services out to local communities for people who might have difficulty visiting the main or Wichita offices. In 1982, the Division conducted 39 Consumer Days in a number of cities across the state.

Senior Citizen Forums. In 1982, the Division conducted 24 Senior Citizen Forums at widely scattered points throughout the state. At each forum, individuals from Blue Cross and Blue

Shield of Kansas, who administer the Medicare program in Kansas for the federal government, first explain the benefits provided by Medicare. Division representatives, through a slide presentation and question and answer sessions, explain the benefits customarily available through medicare supplement, nursing home and cancer policies, with particular attention paid to what these policies do and do not cover. At such forums, the Division also provides to each participant a packet of brochures prepared by the Department. Attendance and interest in these forums was significant from their inception and, if anything, appears to be increasing.

Other Forums, Talks and Speeches. In addition to the Senior Citizen Forums, the Division also offers forums on auto insurance and on homeowners' insurance. The Department also provides speakers from within the Division for talks, speeches and seminars conducted by civic groups, elementary and high schools, colleges, insurance industry groups and senior citizen groups. The Division has also supplied articles for senior citizen groups and other organizations. These talks and articles generally related to insurance problems encountered by the group being addressed, e.g. auto insurance problems are discussed with high school drivers' education classes and articles or speeches on medicare and medicare supplement policies to senior citizen groups.

Market Conduct Examinations. In 1982, representatives of the Division participated in 10 Market Conduct Examinations conducted by the Department. The Division's participation consisted of reviewing the claims processing and complaint handling practices of the company under review. The Division maintains a continuous statistical review of complaints received by the Department respecting each company operating in this state. Whenever Market Conduct Examinations of companies are undertaken, particular attention is directed to areas indicated as being a problem, if any, in the Division's analysis of the complaints received against that company.

Other Activities

As mentioned above, the Division maintains an on-going computer program analyzing those complaints received by the Department against each company operating in Kansas. This computer analysis enables the Division to identify companies with a high number of complaints in relation to their premium volume in this state, as well as those particular lines of business

with higher ratios of complaints and the most frequent causes of complaints.

A relatively small number of individual complaints may result in enforcement actions against companies and agents, depending on the amount of business done in this state and the severity of the actions complained of. Companies may be targeted for special market conduct activity or more informal action, if this will result in correction of improper activities. This approach to monitoring company and agent activities has significantly improved the quality of service Kansas consumers are receiving from insurance companies operating in this state.

The Division also prepares and prints a number of educational brochures relating to common insurance problems in this state: Kansas Auto Insurance Facts, Kansas Homeowners' Insurance Facts, Kansas Cancer Insurance Facts, Kansas Nursing Home Facts and Kansas Health Insurance Facts. The last brochure was extensively revised in 1982 and published in January of 1983.

Data Comparisons

The following table summarizes the Division's activities for 1982 and 1981:

New Complaints and Inquiries (for which a file was opened)	1982	1981
Topeka	6,329	6,158
Wichita	809	528
Total	7,138	6,686
Office Callers		
Topeka	2,064	2,306
Wichita	2,202	2,201
Total	4,266	4,507
Telephone Calls (Income and Outgoing)		
Topeka	60,048	59,407
Wichita	16,367	15,323
Total	76,407	74,730
WATS "Hot Line Calls"	16,348	15,119
Consumer Files Closed		
C.A.D.-Topeka	6,092	7,036
C.A.D.-Wichita	762	550
Other Divisions	816	—
Total	7,670	7,586

Consumer Education Programs		
Consumer Days Conducted	39	62
Senior Citizen Forums	24	—
Catastrophe Evaluations	8	2
Consumer Talks	79	57
Consumer Money Recovered (approx.)	$3,800,000	$3,600,000

COMMUNICATIONS DIVISION

The Communications Division was established in June of 1980. The Division was organized to incorporate within the Insurance Department the use of automated equipment, *i.e.*, word processing typewriters, to increase the efficiency of producing typed documents. These documents originate from dictation, handwritten material or form letters.

The Communications Division is responsible for making sure that documents requested from the Fire & Casualty Division, Consumer Assistance Division, Financial Surveillance Division, Licensing Division, Accident & Health Division, Life Division, Administrative and Administrative Services Division are produced with quality. It is also important that these documents be produced with the least amount of time possible.

The Communications Division is also responsible for special projects that require a large volume of final documents. Such products can be produced much more efficiently by a word processing system. After the initial preparation of the various brochures and the directory of insurance companies is completed by the individual Divisions, the Communications Division is responsible for producing a copy that is to be sent to the printer for printing purposes.

LIFE DIVISION

The Life Division staff is responsible for various areas of supervision over 575 companies licensed to do business in the State of Kansas. One of the primary functions of the division is the review of form filings and accompanying materials submitted by the companies holding a Kansas Certificate of Authority. Increasingly complex forms each year require a great deal of research prior to actual approval or disapproval of the forms. Universal Life products, group insurance, variable annuities, HR-10 retirement plans and other new forms of insurance de-

signed to meet inflationary trends are developing at a rate which requires extensive research by the policy examiners not reflected by statistics alone. The following table, however, does give some indication of the number of filings received and handled by the Life Division this past year:

Policy forms received	17,715
Policy forms approved	14,075 *
Policy forms disapproved	1,304 *

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backlog of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will form the backlog reflected in next years approved/disapproved statistics.

The above statistics show that we were able to increase the number of forms reviewed by 12%.

Letters sent out in connection with form reviews numbered 4,111. In addition to the above reviews, 69 pieces of advertising were reviewed and found to be unacceptable for use. These figures are taken from submissions of advertising only filings. Filings which include policy forms have not been counted, nor have consumer files involving advertising which were eventually reviewed.

Annual Statement Review

There were 554 annual statements filed in 1982 with the Life Division as required by K.S.A. 40-225. Each statement was given a detailed audit with regard to errors in the statement, solvency (including adequacy of reserves for business written by Kansas companies) and authentication of various supplementary documents made. This effort is coordinated with the Financial Surveillance Division which conducts in-depth research on many of the statements received.

Certificates of Authority

K.S.A. 40-215 allows for a continuous certificate of authority which shall continue in force until suspended, revoked, or otherwise terminated by the Commissioner of Insurance. It is only necessary to issue a certificate of authority to companies newly admitted, changing name, or merging.

Tax Collection and Distribution

In accordance with K.S.A. 40-252 and 40-2801 the Life Divi-

sion computes, assesses and collects premium and privilege taxes as well as statutory fees. Taxes and fees collected on life companies was $19,130,104 in fiscal 1982. Of that amount, a premium tax passed in 1970 on Kansas companies amounted to $3,375,386 and a privilege tax also on Kansas companies passed in that same year resulted in the collection of an additional $88,844.

Life and Health Insurance Guaranty Association

The purpose of this act is to provide a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer, to assist in the detection and prevention of insurer insolvencies and to provide an association empowered to assess the cost of such protection among insurers. The Board of Directors of the association is composed of not less than five nor more than nine members who are selected by member insurers subject to approval of the Commissioner. Records of that association are kept by the Life Division as well as a notification plan for furnishing information to the president of the association.

Advisory Duties and Research

If it is found necessary to call formal hearings with reference to a company or an agent's violation of the insurance code, the Life Division assists the Legal, Licensing and Consumer Assistance Divisions in matters of investigation and procuring evidence. This division also acts as technical advisor during the process of such a hearing. Research needed for any phase of life insurance is conducted whether it be for legislative purposes, departmental positions or statistical evaluation. The insurance industry is constantly changing concepts and types of coverage and it is important for the Life Division to properly advise the Commissioner and conduct any studies or research on new subject matters. In that same light the Life Division also assist in the compilation of agents' examinations and act in an advisory capacity on any change within the examination itself.

Securities Valuation

A determination is made by the Life Division that adequate securities are on deposit by life companies in accordance with

K.S.A. 40-401 and 40-404. As of December 31, 1982, these deposits amounted to $985,268,334.30.

This computation is made semi-annually for each company required to make such deposits. If quarterly or monthly reports are required of a company, the valuations are made more frequently by the Financial Surveillance Division.

Certifications

The Life Division prepared and issued 1,136 various certifications for companies and insurance departments. Those certifications required the study of the division's records to determine the correctness of the material we were asked to certify.

Annual Report

The material contained within this annual report must be assembled and compiled statistically in connection with the total business operations and Kansas operations of all life companies. This information is also used in the Commissioner's preparation of the department's annual budget and report.

Directory of Companies

Each year a report showing the companies licensed in the various lines of business they are qualified to write in Kansas must be compiled and published. Information is taken from the Official List filed with this division in conjunction with the annual statements.

Examination Reports

Kansas law requires that each company doing business in Kansas shall be examined at least once every three years. This division filed 107 such reports in 1982. The accuracy of current filings are checked at the close of annual statement review each year.

Company Charter and Bylaws

This division receives and reviews certified copies of Kansas company charters, bylaws, and amendments thereto. Foreign company charters are also filed in the same manner. In addition, all official company files are maintained within the Life Division.

Biographical Sketches

Biographical forms for each director and key officer of each Kansas life company must be maintained by the Life Division. The biographical sketch files are updated at the close of each annual statement review period to determine if officer changes have resulted in unfiled biographical sketch forms.

Company Admissions

This division participates in the examination of companies making application to be admitted to do business in Kansas, mergers, name changes, consolidations, reinsurance and the formation of new companies. During 1982, 34 life companies were admitted with 58 companies seeking admission to Kansas at year end.

Claim Handling

Although the Consumer Assistance Division is basically responsible for the handling of complaints and inquiries, we act in a consulting nature on the more difficult problems which arise and in which more technical assistance is needed. We handle, as an example, any IRA or KEOH problems as a matter of routine. We also have access to a much more sophisticated computerized system by which we can monitor company and agent claim repeats. During the year, we handled 696 complaints or inquiries by letter, 39 complaints or inquiries by personal visits with the public, and 1,203 telephone inquiries.

Market Conduct Examinations

A personal visit by some member of the Life Division is made to each Kansas domiciled company undergoing a financial examination. During that visit a market conduct exam is conducted in conjunction with the financial examiners. During the past year, four such examinations were conducted by the Life Division staff. In addition, four market conduct examinations were held on companies writing Universal Life type products, in an effort to determine if those products are being marketed and serviced properly. Those examinations were more lengthy than the Kansas Company audits, and members of the division spent a total of eight weeks out of the office conducting them.

Replacement

Twenty replacement cases were opened by the Life Division

in 1982. Eleven (11) different companies were involved in those replacement situations. As a result, four cease and desist orders were issued. Informal conferences were held in many cases and the amount of time spent by our policy examiners on those problems was extensive. All examiners continue to assist in the investigations. This gives us the benefit of complete awareness by all staff members of the problems involved and helps alert them to the policy provisions which might be troublesome, if approved.

Credit

Approximately, 120 companies are presently issuing credit life insurance in this state with a total premium volume of $21 million. Current credit rate structures are receiving extensive analysis. Again, a great amount of time is being devoted to research and review in this area.

Microfilming

The Life Division files continue to be placed on microfilm and approximately one third of the total volume of files were completed by year end. A reorganization of the microfilm section and addition of permanent personnel assures completion of the project.

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1982

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
COMPANIES OF KANSAS										
ALLIANCE LIFE INSURANCE COMPANY	KS	29003	26203	2800	313	714174	179199	327524	1617	866
AMERICAN HOME LIFE INSURANCE COMPANY	KS	34530	30867	3662	421	519919	69544	253382	54	17
AMERICAN INVESTORS LIFE INS. CO., INC.	KS	44358	40378	3980	461	1141903	102852	463100	1272	665
CENTENNIAL LIFE INSURANCE COMPANY	KS	99151	92074	7077	1817-	2642277	21945	115425	2612	1012
CENTRAL PLAINS LIFE INS. CO., INC.	KS	32727	19468	13259	1809	474885	13953	26762	222	143
CIMARRON LIFE INSURANCE COMPANY	KS	2466	1424	1042	93-	44707	23182	31662	191	101
FARM AND RANCH LIFE INSURANCE CO., INC	KS	37123	31026	6097	786	279901	32143	209681	207	72
FIRST KANSAS LIFE INSURANCE COMPANY	KS	10070	9064	1006	113	74922	6009	55225	18	7
GREAT AMERICAN LIFE INSURANCE CO.	KS	11556	9102	2454	495	46947	4024	46947	0	0
GREAT-WEST LIFE & ANNUITY INS. CO.	KS	67368	47621	19748	987-	64339	0	0	0	0
HOME STATE LIFE INSURANCE COMPANY	KS	6953	6426	527	36	52095	7978	21184	83	37
KANSAS FARM LIFE INSURANCE CO., INC.	KS	133215	125273	7942	1071	1685126	39447	1685126	1003	380
LIFE INSURANCE COMPANY OF KANSAS	KS	5491	4216	1275	492	136790	112050	136795	1181	506
MANHATTAN MUTUAL LIFE INSURANCE CO	KS	19481	17788	1693	57-	265488	5471	59829	0	0
PARAMOUNT AMERICAN LIFE INSURANCE CO	KS	966	11	956	49-	201	199	199	0	0
PIONEER NATIONAL LIFE INSURANCE CO	KS	8480	4736	3744	341	10770	40	10348	0	0
PYRAMID LIFE INSURANCE COMPANY	KS	59607	44205	15402	3611-	482186	9877	34774	1941	1642
SECURITY BENEFIT ASSURANCE COMPANY	KS	4988	1684	3304	76	120727	53025	69363	0	0
SECURITY BENEFIT LIFE INS. COMPANY	KS	645089	605859	39230	1945-	9238933	136280	2372457	1726	1690
STANDARD MUTUAL LIFE INSURANCE CO.	KS	16065	13752	2313	114	161487	6980	37706	0	0
VICTORY LIFE INSURANCE COMPANY	KS	109804	101265	8539	1586	580421	3616	164319	0	0
SUB-TOTAL		1358492	1212442	146050	645-	18738179	1156575	6121799	12126	7136

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1982

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
COMPANIES OF OTHER STATES										
ACACIA MUTUAL LIFE INSURANCE CO.	DC	829800	755709	74091	7614	9472009	1144	20513	2	0
ACACIA NATIONAL LIFE INSURANCE COMPANY	VA	61253	55400	5853	1047-	1258289	0	122	0	0
ACADEMY LIFE INSURANCE COMPANY	CO	85329	81020	4309	103	3549847	7499	25511	82	77
ADJUSTABLE LIFE INSURANCE COMPANY	MN	4940	¿96	4643	261	0	0	0	0	0
ADMIRAL LIFE INSURANCE CO OF AMERICA	AZ	8596	3049	5547	968	72120	1345	1454	24	16
AETNA LIFE INSURANCE & ANNUITY COMPANY	CT	2594751	2377423	217328	18831	9146932	28915	43645	0	0
AETNA LIFE INSURANCE CO. OF ILLINOIS	IL	77958	56686	¿1271	3780	3¿43326	0	0	0	0
AETNA LIFE INSURANCE COMPANY	CT	28551098	27464665	1086432	341342	180143526	704439	1665661	25496	19815
AIG LIFE INSURANCE COMPANY	PA	201011	191644	9367	330	1235830	0	0	0	0
ALEXANDER HAMILTON LIFE INS CO OF AM	MI	619656	534404	85¿5¿	¿3465	14266530	70032	104830	519	215
ALL AMERICAN LIFE INSURANCE COMPANY	IL	660886	595649	65238	23389	11557895	38519	191676	277	170
ALLIED LIFE INSURANCE COMPANY	IA	36664	28175	8489	984	1042248	14320	36415	9	5
ALLSTATE LIFE INSURANCE COMPANY	IL	1556324	1279579	276745	43362	35855690	59808	¿37797	1839	1508
AM LIFE INSURANCE COMPANY	MA	37105	25772	11333	992	1400938	3	5631	0	0
AMALGAMATED LABOR LIFE INS. COMPANY	IL	12288	9023	3265	241	345246	4	145	0	0
AMERICAN AGENCY LIFE INSURANCE COMPANY	GA	51937	40310	11627	483	5387495	3600	4414	0	0
AMERICAN BANKERS LIFE ASSUR CO OF FL	FL	280931	262988	17943	3¿55	11805276	593¿7	44794	162	215
AMERICAN CONTINENTAL LIFE INSURANCE CO	MO	7196	4568	2628	85	309859	16344	8502	155	141
AMERICAN DEFENDER LIFE INSURANCE CO.	NC	83136	75351	7784	567	1871153	210	3628	0	0
AMERICAN FAMILY LIFE ASSUR CO OF CO	GA	732090	687040	45050	¿1357	2751226	1¿¿4	7640	¿736	¿130
AMERICAN FAMILY LIFE INSURANCE CO.	WI	315985	268996	46989	8372	6359832	143566	409019	28	15
AMERICAN FIDELITY ASSURANCE COMPANY	OK	295541	253406	42134	9510	3970916	37351	84186	2979	2101
AMERICAN FIDELITY LIFE INSURANCE CO.	FL	155822	141140	14681	2873	157¿567	1800	13402	0	0
AMERICAN FOUNDATION LIFE INSURANCE CO.	AL	63182	49545	13637	1283	1307025	4	4194	0	0
AMERICAN FOUNDERS LIFE INSURANCE CO	TX	169803	149399	20404	763	2079156	769	6409	2	3
AMERICAN FRANKLIN LIFE INSURANCE CO.	IL	4407	1445	2962	57-	0	0	0	0	0
AMERICAN GENERAL LIFE INS CO OF DE	DE	1048423	906¿76	142148	32406	7381656	29100	155091	106	61
AMERICAN GENERAL LIFE INS CO OF NY	NY	280643	251071	29572	1284	2453972	6	3671	1	0
AMERICAN GUARANTY LIFE INS. COMPANY	OR	95089	84364	10725	145	4225441	1	1641	0	0
AMERICAN HEALTH & LIFE INS. CO.	MD	377005	291151	85854	11916	7476874	76873	136682	203	281
AMERICAN HERITAGE LIFE INS. COMPANY	FL	231393	201104	30289	4622	7972052	4441	39582	219	93
AMERICAN INCOME LIFE INSURANCE CO.	IN	196736	179217	17519	8602	2846903	14280	27062	265	163
AMERICAN INT. LIFE ASSUR. CO. OF NY	NY	266111	247688	18423	5624	4151283	1¿8	2¿8	7	10
AMERICAN LIFE & CASUALTY INSURANCE CO	ND	162888	149835	13054	2083	2805671	25297	29183	668	2
AMERICAN LIFE INSURANCE CO OF NEW YORK	NY	53502	40846	12656	1554	1469211	1824	9238	0	0
AMERICAN MUTUAL LIFE INSURANCE CO.	IA	307923	260325	47598	4833	3708005	11976	58535	19	12
AMERICAN NATIONAL INSURANCE COMPANY	TX	¿741559	¿291250	450309	54898	20049450	37307	192913	765	731

TABLE 1
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** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
AMERICAN NATIONAL LIFE INS CO OF TEXAS	TX	19866	8950	10916	2135	1605561	875	6171	0	0
AMERICAN REPUBLIC INSURANCE COMPANY	IA	145475	119531	25445	2471	1616003	4876	54814	1852	1112
AMERICAN SECURITY LIFE INS. COMPANY	TX	81905	73897	8008	1599	903551	0	1690	5	8
AMERICAN STANDARD LIFE & ACC. INS. CO.	OK	18121	15614	2506	432	308581	1611	15471	45	29
AMERICAN STATES LIFE INSURANCE CO.	IN	144402	122752	21651	6100	4707407	32594	109502	193	236
AMERICAN TRUSTEE LIFE CORPORATION	OK	5608	4183	1425	354-	121684	103	522	0	0
AMERICAN UNION LIFE INSURANCE CO.	IL	13874	8052	5822	699	109228	14	497	56	43
AMERICAN UNITED LIFE INSURANCE CO.	IN	1728673	1639996	88676	7957	18661511	47137	269729	902	740
AMERICAN VANGUARD LIFE INSURANCE CO	IA	6964	2732	4232	244	0	0	0	0	0
AMERICAN WOODMENS LIFE INSURANCE CO.	CO	8889	7874	1015	4-	213974	2644	8283	0	0
AMERICAN-AMICABLE LIFE INSURANCE CO	TX	461026	420234	40791	1668-	10727448	29773	76765	0	0
AMOCO LIFE INSURANCE COMPANY	NE	11150	4062	7088	235	201592	767	4715	25	1
ANCHOR NATIONAL LIFE INSURANCE CO.	CA	1669586	1625770	43817	13261	7401122	29923	88722	0	0
ARMOUR LIFE INSURANCE COMPANY	MO	6568	4188	2381	826-	168027	54078	35881	373	179
ASSOCIATED DOCTORS H & L INS. CO.	AL	23393	12881	10512	1378	10204	0	20	44	24
ASSOCIATES LIFE INSURANCE COMPANY	IN	22047	18641	3407	372	1025022	410	733	3	1
ASSOCIATION LIFE INS. CO., INC.	WI	32395	25266	7129	347	2499484	24	115	5732	5237
ASSURANCE LIFE COMPANY	MO	6917	3992	2925	150-	13289	1803	1803	0	0
ASSURED INVESTORS LIFE COMPANY	CA	2476	972	1504	202	11878	0	0	0	0
ATLANTA LIFE INSURANCE COMPANY	GA	114101	88849	25252	294	1699950	179	8643	37	13
ATLAS LIFE INSURANCE COMPANY	OK	59400	53456	5948	408	757886	2801	7165	38	25
BANKERS LIFE & CASUALTY COMPANY	IL	1405415	1089697	315718	22010	8836471	54555	139973	10736	7534
BANKERS LIFE COMPANY	IA	9959128	9647378	311750	29608	47180004	305620	867454	27197	22715
BANKERS LIFE INSURANCE CO OF NEBRASKA	NE	888500	809375	79124	7264	4770886	26265	262052	2546	738
BANKERS NATIONAL LIFE INSURANCE CO	NJ	330738	287049	43689	8512	8258796	8254	26776	0	0
BANKERS SECURITY LIFE INS. SOCIETY	NY	202065	180989	21076	4058-	6045061	3329	22085	5	1
BANKERS UNITED LIFE ASSURANCE COMPANY	IA	168522	151132	17390	1340	2089322	3741	9461	21	8
BENEFICIAL LIFE INSURANCE COMPANY	UT	470473	442118	28355	4134-	7501247	19	4791	0	0
BENEFICIAL STANDARD LIFE INS. CO.	CA	199858	151572	48286	1435	1981197	87	2498	65	60
BENEFIT TRUST LIFE INSURANCE COMPANY	IL	184578	161923	22655	2100	2925926	5613	16362	454	341
BERKSHIRE LIFE INSURANCE COMPANY	MA	484360	451204	33157	2974	3074372	6551	27123	58	5
BLC LIFE & ANNUITY COMPANY	IA	3527	32	3495	201	0	0	0	0	0
BLC NATIONAL INSURANCE COMPANY	DE	102972	87213	15759	3744-	0	0	0	0	0
BOSTON MUTUAL LIFE INSURANCE COMPANY	MA	168905	155567	13338	2146	6138833	1640	6184	23	11
BRADFORD NATIONAL LIFE INSURANCE CO	KY	11471	8377	3094	850-	475768	1501	1252	37	32
BROOKINGS INTERNATIONAL LIFE INS CO	SD	10662	7766	2896	370	154509	58	275	10	8
BUSINESS MENS ASSURANCE CO. OF AM.	MO	839500	718950	120550	19867	16100135	123510	842447	7335	4784
C. M. LIFE INSURANCE COMPANY	CT	5197	172	5025	137	84934	0	0	0	0

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CALIFORNIA PACIFIC LIFE INS COMPANY	CA	5774	5067	706	963-	248091	4160	2739	161	193
CALIFORNIA WESTERN STATES LIFE INS CO	CA	934318	840481	93837	15579	16334110	0	11189	3	1
CAPITAL RESERVE LIFE INSURANCE CO.	MO	18523	11245	7278	712	53913	8	102	0	0
CAPITOL AMERICAN LIFE INSURANCE CO	AZ	<2346	15820	6526	3117	1718	6	10	948	91
CAPITOL BANKERS LIFE INSURANCE CO	MN	17825	15143	2683	1888-	825111	4185	5695	0	0
CAPITOL LIFE INSURANCE COMPANY	CO	1566443	1465471	100972	695	13976567	16533	59956	108	118
CELTIC LIFE INSURANCE COMPANY	RI	32<79	<7044	5<35	753	849344	0	159	<8	5
CENTRAL LIFE ASSURANCE COMPANY	IA	848348	769650	78699	6609	8123602	41305	111246	2119	1592
CENTRAL NATIONAL LIFE INS CO OF OMAHA	NE	362834	298921	63912	17893	5837819	37367	65847	432	408
CENTRAL NATIONAL LIFE INS. COMPANY	IL	101419	94286	7133	1393	619081	0	949	6	3
CENTRAL STATES H & L CO. OF OMAHA	NE	59751	47054	12697	1477	711862	5237	17296	2043	882
CENTRAL UNITED LIFE INSURANCE CO.	IA	33969	28232	5736	845	282823	3025	56225	7	6
CENTURION LIFE INSURANCE COMPANY	MO	85322	53959	31363	4630	817835	8901	11779	168	57
CERTIFIED LIFE INSURANCE COMPANY	CA	79537	56744	<2793	2647	3395<3	0	147	16	25
CHARTER BANKERS LIFE INSURANCE COMPANY	MO	2038	411	1027	149	32022	2016	2016	0	0
CHARTER NATIONAL LIFE INS. COMPANY	MO	246917	227173	19743	3718	2832688	2541	16707	12	6
CHARTER SECURITY LIFE INSURANCE CO	NJ	1752039	1713081	38958	12067	197073	1712	0	0	0
CHASE NATIONAL LIFE INSURANCE CO.	MO	30631	26741	3890	74-	561053	133	7040	0	0
CHRYSLER LIFE INSURANCE COMPANY	MI	44582	29933	14649	4515	710821	5894	8808	65	37
CML PENSION AND LIFE INSURANCE COMPANY	CT	5528	1047	4481	253	26169	0	0	0	0
COLLEGE LIFE INS. CO. OF AMERICA	IN	226272	203569	22704	6565	1449294	401	9637	5	3
COLOGNE LIFE REINSURANCE COMPANY	CT	136315	110362	25953	5421	25822924	0	0	0	0
COLONIAL LIFE & ACCIDENT INS. CO.	SC	177211	121624	55587	10318	1176764	5103	12412	1141	594
COLONIAL LIFE INSURANCE CO. OF AM.	NJ	388563	360130	<8433	5437-	4523116	1413	1706	0	0
COLONIAL PENN LIFE INSURANCE COMPANY	PA	453455	356628	96827	19435	18192752	2029	10326	172	120
COLUMBIA NATIONAL LIFE INSURANCE CO	OH	70079	59204	10875	301	723426	6633	6176	1	0
COLUMBUS MUTUAL LIFE INS. COMPANY	OH	567447	517325	50122	3733	5506143	7813	26755	4	8
COMBINED INSURANCE CO. OF AMERICA	IL	1194291	945562	248729	58256	7186167	15182	67530	4165	1529
COMMERCIAL STATE LIFE INSURANCE CO	MO	3341	69	3272	257	123	0	2	0	0
COMMERCIAL UNION LIFE INS. CO. OF AM.	DE	129221	113253	15968	23-	1766671	1440	31362	8	7
COMMONWEALTH LIFE & ACCIDENT INS.	MO	103863	68041	35823	3509	653311	580	1444	9	8
COMPANION LIFE INSURANCE COMPANY	SC	7864	3051	4813	514	1146	0	0	0	0
CONFEDERATION LIFE INSURANCE COMPANY	CN	484272	440789	800	22743	9735381	870	18584	148	142
CONNECTICUT GENERAL LIFE INS. CO.	CT	15660054	14952337	707717	218587	96664084	29807	507690	14964	12399
CONNECTICUT MUTUAL LIFE INS. CO.	CT	6321229	5941858	379371	47924	35216078	119045	407324	329	26
CONSOLIDATED AMERICAN LIFE INS. CO.	MS	42923	39365	3558	490-	1005457	779	4394	0	0
CONSTITUTION LIFE INSURANCE COMPANY	IL	96039	68674	<7367	3<21	660181	206	<091	18	18

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CONTINENTAL AMERICAN LIFE INS. CO.	DE	330005	281588	48417	6827	1592129	1117	3870	42	21
CONTINENTAL ASSURANCE COMPANY	IL	3698508	3414974	283534	24804	30423107	46903	369505	7563	7096
CONTINENTAL GENERAL INSURANCE CO.	NE	29442	25005	4438	421	672389	7100	20689	1100	681
CONTINENTAL WESTERN LIFE INS. CO.	IA	66111	60768	5343	1775	1636808	17018	21510	158	53
COUNTRY LIFE INSURANCE COMPANY	IL	1225836	1071971	153865	16515	6532759	0	3572	4	11
COVENANT LIFE INSURANCE COMPANY	NJ	46223	34147	12077	994-	4647177	635	4771	0	0
CREDIT LIFE INSURANCE COMPANY	OH	190904	170659	20245	3746	11231778	8035	20121	66	17
CROWN LIFE INSURANCE COMPANY	CN	1359171	1323019	35352	0	21281041	6177	51265	153	85
CUDIS INSURANCE SOCIETY, INC.	WI	182089	126807	55283	18215	0	0	0	955	541
CUMBERLAND LIFE INSURANCE COMPANY	TN	213084	178857	34227	8014	2170007	21171	21941	110	59
CUNA MUTUAL INSURANCE SOCIETY	WI	439274	329487	109787	427-	43456767	58862	525843	283	223
DELAWARE AMERICAN LIFE INSURANCE CO	DE	43295	34316	8979	184-	1083022	955	955	0	0
E F HUTTON LIFE INSURANCE COMPANY	CA	297161	267242	29919	10914	5525246	12911	23016	0	0
EMPIRE GENERAL LIFE INSURANCE COMPANY	AL	106806	90510	16296	2184	5775927	2683	5170	0	0
EMPIRE LIFE INSURANCE COMPANY	NE	13059	10233	2826	62-	252718	524	496	4	0
EMPIRE STATE MUTUAL LIFE INS. CO.	NY	42440	39046	3394	319	375745	0	23	0	0
EMPLOYEES MUTUAL BENEFIT ASSN-ST PAUL	MN	9836	5467	4369	768	59248	39	1021	0	0
EMPLOYERS LIFE INS. CO. OF WAUSAU	WI	264656	253348	11308	760-	2819411	4015	19945	67	26
EMPLOYERS MODERN LIFE COMPANY	IA	37642	31954	5688	824	703488	9667	36703	43	2
EQUITABLE AMERICAN LIFE INS. CO.	IA	49150	41858	7292	2807-	2208236	1841	6782	0	0
EQUITABLE LIFE ASSURANCE SOC. OF U.S.	NY	40285559	39013075	1272484	60492-	228347520	221334	2264619	11017	9385
EQUITABLE LIFE INS. CO. OF IOWA	IA	1288957	1208695	80262	20060	5045589	1262	49712	10	0
EQUITABLE VARIABLE LIFE INS. CO.	NY	859801	833511	26289	19542-	5749301	29140	52865	0	0
EXECUTIVE FUND LIFE INSURANCE COMPANY	NE	41080	33467	7613	1097	139378	1886	4140	1562	357
EXECUTIVE LIFE INSURANCE COMPANY	CA	2394251	2351580	42671	2322	9359879	83783	105688	0	0
FAMILY BENEFIT LIFE INSURANCE COMPANY	MO	9130	7258	1872	228	106786	3176	3072	0	0
FAMILY GUARDIAN LIFE INSURANCE COMPANY	AZ	99337	52034	47303	7318	1351302	0	0	0	0
FAMILY LIFE INSURANCE COMPANY	WA	138923	106470	32453	6699	8335309	35589	138890	125	73
FARMERS AND TRADERS LIFE INSURANCE CO	NY	136271	125892	10380	940	660403	1	3499	45	40
FARMERS NEW WORLD LIFE INS. COMPANY	WA	831544	669942	161602	19456-	20582308	122815	484638	854	679
FARMLAND LIFE INSURANCE COMPANY	IA	63952	48486	15466	1547	1392707	16477	274882	1483	1177
FEDERAL HOME LIFE INSURANCE CO	IN	333877	305611	28266	4999	4261986	8104	27562	2178	1173
FEDERAL KEMPER LIFE ASSURANCE CO.	IL	436634	387726	48907	4747	27393795	167552	343636	0	0
FEDERAL LIFE INS. CO. - MUTUAL	IL	225186	208335	16851	1569	871815	100	734	2	0
FEDERATED LIFE INSURANCE COMPANY	MN	159747	110790	48958	7463	3101323	34791	121442	0	0
FIDELITY AND GUARANTY LIFE INS CO	MD	292743	248960	43783	4828-	7572637	74479	159491	184	113
FIDELITY BANKERS LIFE INS. COMPANY	VA	190100	164914	25186	7630	4993929	10188	51195	0	0
FIDELITY LIFE ASSN A MUT LEG RES CO.	IL	210764	162935	47828	14748	12411865	13	10872	0	0

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FIDELITY MUTUAL LIFE INSURANCE CO.	PA	1007164	963672	43493	273	5656544	25	9313	2	1
FIDELITY SECURITY LIFE INSURANCE CO.	MO	25244	14678	10566	1049	1450403	9281	31062	196	113
FIDELITY STANDARD LIFE INSURANCE CO	DE	8318	307	6012	116-	2709	0	0	0	0
FIDELITY UNION LIFE INSURANCE COMPANY	TX	678976	569843	109133	26512	8499779	47691	145204	0	0
FINANCIAL ASSURANCE, INC.	CO	27116	25112	2005	156-	909287	10553	30414	60	47
FIREMANS FUND AMERICAN LIFE INS. CO.	CA	461211	386230	74981	4354	9720082	19658	56623	1338	1092
FIRST COLONY LIFE INSURANCE COMPANY	VA	653537	617290	37248	4200	13014800	34250	90376	0	0
FIRST CONTINENTAL LIFE & ACCIDENT INS	UT	110171	96759	13412	4070	1343995	0	741	2	2
FIRST DELAWARE LIFE INSURANCE COMPANY	DE	4686	2001	2685	470-	0	0	0	0	0
FIRST FEDERATED LIFE INSURANCE COMPANY	MO	24627	16829	7798	71	1614600	157	4403	0	0
FIRST LIFE ASSURANCE COMPANY	OK	43946	35765	8180	1017	1978046	51426	74474	698	261
FIRST PENN-PACIFIC LIFE INSURANCE CO.	PA	52696	37622	15074	197	2172218	17591	18454	0	0
FIRST PYRAMID LIFE INS CO OF AMERICA	AR	298824	291624	7200	2512	1838355	17575	29186	477	380
FIRST UNITED LIFE INSURANCE COMPANY	IN	33715	31371	2345	125-	255876	0	90	0	0
FIRST VARIABLE LIFE INSURANCE CO.	AR	169674	161112	8562	706	1141	0	0	0	0
FORD LIFE INSURANCE COMPANY	MI	97131	61372	35759	8944	4244084	3795	92416	972	499
FOREMOST LIFE INSURANCE COMPANY	MI	61296	39421	21875	1087	1086362	1138	3093	1	1
FORT DEARBORN LIFE INSURANCE CO.	IL	20877	14145	6732	808	2499561	1	1	0	0
FRANKLIN LIFE INSURANCE COMPANY	IL	2665131	2263031	402100	72437	17722702	64956	266819	110	107
FRANKONA AMERICA LIFE REASSURANCE CO.	MO	29745	21636	8109	79	1550694	0	0	0	0
GARDEN STATE LIFE INSURANCE COMPANY	NJ	35657	24755	10902	463	288698	0	0	0	0
GENERAL AMERICAN INSURANCE COMPANY	MO	4467	157	4309	308	9554	0	0	0	0
GENERAL AMERICAN LIFE & ANNUITY CO	MO	4467	154	4313	311	9554	0	0	0	0
GENERAL AMERICAN LIFE INS. COMPANY	MO	2234621	2133427	101194	11775	32745542	82436	706182	1561	2309
GENERAL LIFE INS. CORP. OF WISC.	WI	79486	74646	4840	216-	1353693	420	294	0	0
GENERAL REASSURANCE CORPORATION	CT	379389	346499	32891	17413-	103076463	0	0	0	0
GENERAL SERVICES LIFE INSURANCE CO.	DC	28577	21364	7213	2664	255412	48	3897	0	0
GEORGETOWN LIFE INSURANCE COMPANY	IL	29465	28326	1139	664-	295580	44	219	14	0
GEORGIA INTERNATIONAL LIFE INS. CO.	GA	193444	173113	20331	6532	4353336	110	751	0	0
GERBER LIFE INSURANCE COMPANY	NY	20530	12589	7941	140	678024	705	1547	1	0
GIBRALTAR LIFE INSURANCE CO OF AMERICA	AL	263181	242095	21086	5990	1831293	434	59245	229	39
GLOBE LIFE AND ACCIDENT INSURANCE CO	OE	246356	180660	65696	23173	7591869	107104	250581	2757	1409
GLOBE LIFE INSURANCE COMPANY	IL	309411	287137	22275	10102	5537431	43724	76683	797	225
GOLDEN RULE INSURANCE COMPANY	IL	67099	55162	11938	4777	539427	410	1369	163	99
GOLDEN STATE MUTUAL LIFE INS CO	CA	94274	88739	5535	68	4281988	0	0	0	0
GOVERNMENT EMPLOYEES LIFE INS CO	DC	281857	232012	49845	3915-	3756000	11580	15802	0	0
GOVERNMENT PERSONNEL MUTUAL LIFE INS	TX	188268	172195	16073	1700	1058347	10	5634	0	0

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GREAT AMERICAN RESERVE INS. COMPANY	TX	230909	210624	20285	2724	2885685	314	15073	38	38
GREAT COMMONWEALTH LIFE INS. COMPANY	TX	143032	133132	9900	2707	923068	413	6432	1446	921
GREAT SOUTHERN LIFE INSURANCE COMPANY	TX	562521	494685	67836	19776	6274962	8654	15092	2	1
GREAT WEST LIFE ASSURANCE COMPANY	CN	2394724	2355046	0	39679	26947048	24750	134845	593	394
GUARANTEE MUTUAL LIFE COMPANY	NE	430920	390018	40902	3878	3728390	53574	220204	370	261
GUARANTEE RESERVE LIFE INS. COMPANY	IN	39128	34304	4824	635	488747	427	2206	27	6
GUARANTEE SECURITY LIFE INSURANCE CO.	FL	39514	35596	3919	155	90459	0	0	0	0
GUARANTEE TRUST LIFE INSURANCE CO.	IL	104167	87396	16771	749	1723565	6151	8645	110	69
GUARANTY INCOME LIFE INSURANCE COMPANY	LA	53446	48551	4894	1318	2545981	56472	119612	0	0
GUARDIAN LIFE INS. CO. OF AMERICA	NY	2225080	2081795	143285	18109	29788750	29233	108220	1276	1412
GUARDSMAN LIFE INSURANCE COMPANY	IA	96109	78983	17126	351	3907578	43702	134584	0	0
GULF ATLANTIC LIFE INSURANCE COMPANY	TX	44169	36775	7394	2698	912462	0	3880	13	19
GULF LIFE INSURANCE COMPANY, INC.	FL	1015132	882743	132389	43954	7635605	389	1091	0	0
HARTFORD LIFE & ACCIDENT INS. COMPANY	CT	537058	386153	150905	9048	19086680	22760	101660	879	884
HARTFORD LIFE INSURANCE COMPANY	CT	1099422	1039405	60017	7972	11327932	44324	133519	1446	1002
HARTFORD VARIABLE ANNUITY LIFE INS CO	CT	475555	470392	5163	1287-	673754	0	0	0	0
HARVEST LIFE INSURANCE COMPANY	OH	14897	10931	3965	1539	425121	7464	15234	0	0
HAWKEYE NATIONAL LIFE INSURANCE CO.	IA	19485	13991	5493	111-	544818	373	2364	1	0
HERITAGE LIFE INSURANCE COMPANY	AZ	31568	21229	10340	1438	1999867	7414	16228	123	12
HOLIDAY LIFE INSURANCE COMPANY	NE	24295	18375	5920	631	72124	0	26	17	8
HOME LIFE FINANCIAL ASSURANCE CORP.	FL	35265	23942	11323	538	408016	60	122	2	1
HOME LIFE INSURANCE COMPANY	NY	2077561	1928716	148845	6030	17094173	28769	110514	270	64
HOMESTEADERS LIFE COMPANY	IA	38329	35409	2920	147	208357	714	4479	0	0
HORACE MANN LIFE INSURANCE COMPANY	IL	667407	619704	47703	4562	5278038	10113	43053	15	6
HOWARD LIFE INSURANCE COMPANY	CO	19820	17620	2200	258	99209	794	2787	0	0
IDS LIFE INSURANCE COMPANY	MN	2652192	2549780	102412	23352	12863995	45357	156089	206	102
INA LIFE INSURANCE COMPANY	CA	1164891	1119205	45686	4309-	3100910	5123	33674	16	4
INA STANDARD LIFE INSURANCE COMPANY	IN	128333	109851	18481	3743	528588	219	2244	0	0
INDEPENDENCE LIFE & ACCIDENT INS.	KY	10848	7582	3266	819	43704	0	339	11	3
INDEPENDENT LIBERTY LIFE INS. CO.	MI	25266	22824	2442	831-	392036	0	128	1	7
INDIANAPOLIS LIFE INSURANCE COMPANY	IN	673609	609117	64492	5783	5321017	17894	90751	69	39
INDIANAPOLIS LIFE PENSION AND INS CO	IN	3799	290	3509	201	6957	25	25	0	0
INDIVIDUAL ASSUR. CO-LIFE HEALTH ACC.	MO	11746	6251	5495	708	824438	8080	9697	1	0
INTEGON LIFE INSURANCE CORPORATION	NC	384110	341930	42180	5111-	12236349	32172	57051	165	51
INTER STATE ASSUR. CO. A MUT CO.	IA	69081	65237	3844	888	3637950	28478	51903	304	128
INTER-OCEAN INSURANCE COMPANY	IN	160726	125518	35208	11152	2198556	14146	20367	1366	889
INTERNATIONAL SERVICE LIFE INS. CO.	TX	19017	15631	3383	271	201853	0	305	0	0
INVESTORS GUARANTY LIFE INS. COMPANY	CA	41254	31972	9281	1495	3003359	1299	18568	1	0

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INVESTORS HERITAGE LIFE INSURANCE CO	KY	84796	58018	6778	616	1337954	0	0	0	0
INVESTORS LIFE INS. CO. OF NEBRASKA	SD	40510	31933	8577	2005	732044	14186	21529	0	0
INVESTORS LIFE INS. CO. OF NORTH AMERI	PA	718585	697430	21155	7269-	605069	340	830	0	0
ITT LIFE INSURANCE CORPORATION	WI	254416	156144	98<73	1<70	4843251	3901	10343	63	65
J.C. PENNEY LIFE INSURANCE COMPANY	VT	238201	165207	70994	5951	1954595	4720	16600	412	173
JACKSON NATIONAL LIFE INSURANCE CO.	MI	407417	368729	38688	8252	8472109	108275	240345	0	0
JEFFERSON NATIONAL LIFE INS. COMPANY	IN	218280	197571	20710	163	3415559	8615	25380	14	52
JEFFERSON STANDARD LIFE INSURANCE CO	NC	1568725	1255590	313135	40627	6772552	809	24586	0	0
JEFFERSON-PILOT PENSION LIFE INS. CO.	NC	141852	137027	4824	468	0	0	0	0	0
JOHN ALDEN LIFE INSURANCE COMPANY	MN	982682	919380	63302	27983	2444665	0	17016	1066	962
JOHN HANCOCK MUTUAL LIFE INS. CO.	MA	21710494	20707742	100275<	136309	14700<479	61270	535145	1989	1964
JOHN HANCOCK VARIABLE LIFE INS. CO.	MA	150679	29757	120922	23803	424250	21253	24215	0	0
KANSAS CITY LIFE INSURANCE COMPANY	MO	821811	758597	63214	14044	5771221	77301	397937	101	34-
KEMPER INVESTORS LIFE INSURANCE CO.	IL	1667808	1641777	26031	10951	199051	0	242	0	0
KENNESAW LIFE & ACCIDENT INSURANCE CO	GA	46397	41623	4774	2183-	664252	178	2454	12	15
KENTUCKY CENTRAL LIFE INS. COMPANY	KY	396509	348988	47521	1864	6847274	14051	44215	1	13
KEYSTONE PROVIDENT LIFE INSURANCE CO	RI	556626	543535	13091	8238-	1669186	4277	13139	0	0
LAFAYETTE LIFE INSURANCE COMPANY	IN	242574	223310	19264	1372	5178434	14842	43256	3	15
LAYMEN LIFE INSURANCE COMPANY	IN	23154	21313	1842	119	354112	3610	9910	3	1
LIBERTY LIFE ASSUR. CO. OF BOSTON	MA	277880	246389	31491	4332	5550827	8319	17958	1059	1220
LIBERTY LIFE INSURANCE COMPANY	SC	583889	487463	96427	15314	8175706	1531	1706	0	0
LIBERTY NATIONAL LIFE INSURANCE CO.	AL	1752605	1507027	245578	25432	12527468	12026	13986	7	6
LIFE ASSURANCE COMPANY OF PENNSYLVANIA	PA	45642	40738	4904	750	1095	0	2174	0	0
LIFE INSURANCE COMPANY OF ILLINOIS	IL	<5897	15614	10<83	2316	491900	0	56	0	0
LIFE INSURANCE COMPANY OF NORTH AM	PA	946799	728265	218534	37772	12875369	1966	8497	779	2019
LIFE INSURANCE COMPANY OF THE SW	TX	180472	157574	22898	6174	5467139	2580	90614	870	613
LIFE INVESTORS INS. CO. OF AMERICA	IA	511376	448575	62800	13228	6169487	34996	86674	9072	688
LIFE OF MID AMERICA INSURANCE CO.	IA	15115	12216	2899	633-	137306	25	1166	0	0
LINCOLN AM. LIFE INSURANCE COMPANY	TN	101852	93164	8689	881-	1403514	555	5949	0	0
LINCOLN BENEFIT LIFE COMPANY	NE	66237	64078	2160	476-	1249211	3510	21666	243	136
LINCOLN LIBERTY LIFE INS. COMPANY	NE	271826	240304	31526	8632	2566773	35952	97387	0	0
LINCOLN LIFE AND CASUALTY COMPANY	NE	47689	44823	2865	379	198698	859	1847	14	4
LINCOLN MUTUAL LIFE & CASUALTY CO.	ND	16580	14667	1913	163	74104	0	55	0	0
LINCOLN MUTUAL LIFE INSURANCE CO.	NE	53401	46036	7369	1045	526553	7769	13219	3	0
LINCOLN NATIONAL LIFE INS. COMPANY	IN	4916285	4576984	337301	101287	91524863	32916	118144	2802	2415
LINCOLN NATIONAL LIFE REINSURANCE CO	DC	37657	21966	15691	5820	23563350	0	0	0	0
LINCOLN NATIONAL PENSION INSURANCE CO.	IN	1032104	955773	76331	<1973	4828<4	0	0	0	0

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LINCOLN SECURITY LIFE INS. CO. OF CT	CT	5106	539	4567	74	23805	0	0	0	0
LONE STAR LIFE INSURANCE COMPANY	TX	160970	134397	26574	1096-	1765664	16370	17563	2191	1961
LOYAL AMERICAN LIFE INSURANCE COMPANY	AL	85998	72620	13378	4094	2119527	3637	10938	185	139
LOYALTY LIFE INSURANCE COMPANY	MI	82940	61687	21253	2127	3517448	3606	20924	0	0
LUTHERAN BROTHERHOOD VAR INS PRODUCTS	MN	3238	186	3052	12-	3551	0	0	0	0
LUTHERAN MUTUAL LIFE INSURANCE CO.	IA	785700	738726	46974	4304	4296258	7477	71481	23	37-
MACCABEES MUTUAL LIFE INSURANCE CO.	MI	479083	465281	13802	3520	7584854	4708	19429	54	2
MANHATTAN LIFE INSURANCE COMPANY	NY	714620	689192	25428	15	17758932	33261	146368	36	0
MANHATTAN NATIONAL LIFE INSURANCE CO.	ND	54841	50162	4679	398	2400649	11007	25897	0	0
MANUFACTURERS LIFE INSURANCE COMPANY	CN	2970244	2852076	0	0	19512528	3169	57677	3	199
MARK TWAIN LIFE INSURANCE CORPORATION	OK	16082	9129	6954	1287	69250	47	213	143	62
MARQUETTE NATIONAL LIFE INSURANCE CO.	IL	122090	102083	20007	242-	939	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS. CO.	MA	128020	104042	23977	790	1299383	7157	8558	2	17
MASSACHUSETTS INDEMNITY & LIFE INS. CO	MA	254375	195368	59007	14992	16687570	104368	176899	633	340
MASSACHUSETTS MUTUAL LIFE INS. CO.	MA	11151921	10385496	766625	120508	57499274	69389	561316	1799	1919
MAYFLOWER NATIONAL LIFE INS. COMPANY	IN	22513	6807	15706	738	693384	0	466	4	0
MBL LIFE ASSURANCE CORPORATION	OH	41195	33521	7674	3787-	1698441	45558	45608	0	0
MEDICO LIFE INSURANCE COMPANY	NE	9984	5543	4442	474	25888	0	431	292	133
MERCANTILE & GENERAL REINS. CO., PLC	MI	65813	51769	13844	1884	9586629	0	0	0	0
MERIT LIFE INSURANCE COMPANY	IN	81602	40761	40841	12437	12738268	17880	29093	0	0
METROPOLITAN INSURANCE & ANNUITY CO.	DE	752778	723090	29688	2980-	1444	0	0	0	0
METROPOLITAN LIFE INSURANCE COMPANY	NY	55731371	53219738	2511632	308872	426628778	302712	2663560	4748	3771
MGIC LIFE INSURANCE COMPANY	IL	46756	43004	3753	3133-	270920	0	2237	53	31
MIC LIFE INSURANCE CORPORATION	DE	57169	47661	9507	2054	2268376	4066	3268	17	14
MID-CONTINENT LIFE INSURANCE CO.	OK	83602	66667	16936	1690	3143033	52183	87537	2	0
MID-STATES LIFE INS. CO. OF AMERICA	FL	28448	14649	13799	2061	3216514	1014	6479	0	0
MIDLAND NATIONAL LIFE INSURANCE CO.	SD	256894	228828	28066	6263-	9971853	27541	46236	0	0
MIDWEST LIFE INSURANCE COMPANY	NE	38980	36294	2686	788	4510130	0	0	0	0
MIDWESTERN UNITED LIFE INS. CO.	IN	252198	213688	38510	4095	1665838	100	1181	0	0
MINISTERS LIFE, A MUTUAL LIFE INS. CO.	MN	122205	111061	11144	528	894541	1407	11434	92	85
MINNESOTA MUTUAL LIFE INSURANCE CO.	MN	2234063	2072860	161203	17429	49841534	212507	425426	410	317
MINNESOTA PROTECTIVE LIFE INSURANCE CO	MN	28175	25595	2580	563-	358259	22914	24553	1086	522
MISSOURI NATIONAL LIFE INSURANCE CO.	MO	6519	3686	2833	158-	47839	1	1765	0	0
MML BAY STATE LIFE INSURANCE COMPANY	MO	14820	6957	7863	422	19861	0	1888	1	2
MML LIFE INSURANCE COMPANY	MA	4601	226	4375	57	0	0	0	0	0
MML PENSION INSURANCE COMPANY	MA	44535	38793	5742	6812-	0	0	0	0	0
MODERN AMERICAN LIFE INSURANCE CO.	MO	67237	60929	6308	324-	830087	23874	68572	36	6
MODERN PIONEERS' LIFE INSURANCE CO.	AZ	7145	5177	1967	166	121918	0	189	0	0

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MODERN SECURITY LIFE INSURANCE CO.	MO	40629	32286	8343	1621	607548	0	3670	0	0
MONARCH LIFE INSURANCE COMPANY	MA	552489	471679	80810	9036	2430572	15143	91610	1541	834
MONTGOMERY WARD LIFE INSURANCE CO.	IL	165512	110743	54769	2045	6945304	9309	93871	1072	545
MONUMENTAL LIFE INSURANCE COMPANY	MD	614258	550179	64079	8154	5961298	20300	78840	189	120
MONY LIFE INSURANCE COMPANY OF AMERICA	AZ	22973	8063	14910	1066-	19838	0	0	0	0
MONY PENSION INSURANCE CORPORATION	DE	167717	146928	20789	71	0	0	0	0	0
MUNICH AMERICAN REASSURANCE COMPANY	GA	76244	59940	16304	553	9574365	0	0	0	0
MUTUAL BENEFIT LIFE INSURANCE CO.	NJ	7265134	7062065	204069	18856	51174592	47397	556409	3409	1466
MUTUAL LIFE INSURANCE CO. OF NEW YORK	NY	8754377	8272757	481620	65752	45791470	67623	387204	750	682
MUTUAL OF OMAHA INSURANCE COMPANY	NE	1674905	1210141	464763	49832	7439232	0	0	10977	6715
MUTUAL SECURITY LIFE INSURANCE CO.	IN	320285	307185	13100	1031	3088155	2683	30130	611	660
MUTUAL SERVICE LIFE INSURANCE CO.	MN	267154	251486	15668	1666	2766843	5	11122	18	21
MUTUAL TRUST LIFE INSURANCE COMPANY	IL	383798	354643	29155	1129-	1735529	250	2450	0	0
NATIONAL BEN FRANKLIN LIFE INS CORP	WI	265751	220672	45079	7752-	622112	5841	3552	540	313
NATIONAL BENEFIT LIFE INSURANCE CO.	NY	146513	136390	10124	26969-	16604009	8253	47724	67	57
NATIONAL FARMERS UNION LIFE INS. CO.	CO	100223	87400	12824	292	1574160	42389	90175	443	288
NATIONAL FIDELITY LIFE INS. COMPANY	MO	316456	288663	27793	3652	3336252	63097	181983	1007	707
NATIONAL GUARDIAN LIFE INS. COMPANY	WI	243302	224567	18735	1569	2470911	4677	33708	12	4
NATIONAL HEALTH & WEL MUTL LIFE INS	NY	1610326	1553732	56594	1808	1843525	877	3715	11	11
NATIONAL HEALTH INSURANCE COMPANY	TX	14001	7988	6014	303	0	0	0	1	0
NATIONAL HOME LIFE ASSURANCE CO.	MO	691349	647789	43560	6668	7727342	11314	107746	1726	1268
NATIONAL INVESTORS LIFE INS. CO.	AR	682612	571032	111580	55692	1579954	47	3926	0	2
NATIONAL LIFE & ACCIDENT INS. CO.	TN	3147605	2681177	466428	108436	20423664	64287	367799	1124	755
NATIONAL LIFE INSURANCE COMPANY	VT	2656918	2473137	183781	8403	11378275	7842	58844	65	1
NATIONAL MOTOR CLUB L&A INSURANCE CO	TX	8738	2497	6242	1335	2273	0	0	0	0
NATIONAL OLD LINE INSURANCE COMPANY	AR	262306	233039	49267	7450	8778464	28208	309060	429	288
NATIONAL PENSION LIFE INSURANCE CO	VT	6531	142	6389	289	0	0	0	0	0
NATIONAL RESERVE LIFE INSURANCE CO.	SD	171341	142548	28794	1625	1703472	11237	73623	9	2
NATIONAL STATES INSURANCE COMPANY	MO	16837	10063	6775	588	3127	0	2	15	4
NATIONAL TRAVELERS LIFE COMPANY	IA	156397	142028	14369	2242	1708941	7001	33579	205	179
NATIONAL WESTERN LIFE INS. COMPANY	CO	314438	277331	37106	5804	2343086	800	53187	9	7
NATIONWIDE LIFE INSURANCE COMPANY	OH	3364374	3213039	151334	14792	15135175	2508	7728	733	885
NEW AMERICAN LIFE INSURANCE COMPANY	MO	13606	9432	4173	505	237307	2069	6905	0	0
NEW ENGLAND GENERAL LIFE INSURANCE CO	DE	85173	74986	10188	1234	0	0	0	0	0
NEW ENGLAND MUTUAL LIFE INS. CO.	MA	7968698	7484358	484341	18255	36313315	82665	462873	889	762
NEW ENGLAND PENSION & ANNUITY CO	MA	5872	190	5682	349	0	0	0	0	0
NEW JERSEY LIFE INSURANCE COMPANY	NJ	50260	45448	4812	1563	854625	1715	6682	0	0

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NEW YORK LIFE INSURANCE & ANNUITY CORP	DE	604039	586865	17174	18535-	116286	10110	10110	0	0
NEW YORK LIFE INSURANCE COMPANY	NY	22549386	21260149	1289238	106570	151075132	445022	1942223	3952	3380
NN INVESTORS LIFE INSURANCE CO., INC	IA	167395	155172	12223	6633-	1633710	2407	5271	962	610
NORTH AMERICAN CO FOR LIFE & HEALTH	IL	509552	409529	100022	7908-	16480460	9964	249238	240	197
NORTH AMERICAN LIFE AND CASUALTY CO.	MN	509421	470050	39371	9569	12308555	5589	30168	284	42
NORTH AMERICAN REASSURANCE COMPANY	NY	495920	441602	54318	9985	64324572	0	0	0	0
NORTH CENTRAL LIFE INSURANCE COMPANY	MN	91984	84890	7094	596	2376663	58843	61277	729	334
NORTHBROOK LIFE INSURANCE COMPANY	IL	5803	411	5392	18-	68181	0	0	0	0
NORTHERN LIFE INSURANCE COMPANY	WA	447283	421029	27154	16313-	3165983	35467	44267	0	0
NORTHWESTERN MUTUAL LIFE INS. CO.	WI	13252835	12457586	795248	58677	79340719	239741	1326833	858	443
NORTHWESTERN NATIONAL LIFE INS. CO.	MN	1865762	1708080	157681	25821	31051370	33518	318728	2856	2724
NRG AMERICA LIFE REASSURANCE CORP.	DE	576385	566514	9871	259-	8896107	0	0	0	0
OCCIDENTAL LIFE INS. CO. OF NC	NC	167222	146594	20628	4085	2130522	165	3572	0	0
OHIO LIFE INSURANCE COMPANY	OH	57419	43837	13582	3356-	916498	935	3488	0	0
OHIO NATIONAL LIFE ASSURANCE CORP	OH	17600	9739	7861	1407	1624673	3150	4686	0	0
OHIO NATIONAL LIFE INSURANCE COMPANY	OH	863749	804899	58851	7201	6220308	2599	30358	44	0
OHIO STATE LIFE INSURANCE COMPANY	OH	411817	332722	79095	5179	3052994	3736	7140	47	46
OLD AMERICAN INSURANCE COMPANY	MO	114073	89878	24195	3393	442937	6253	40412	422	180
OLD EQUITY MUTUAL LIFE INSURANCE CO.	IL	16708	14371	2337	1407	1522291	0	0	0	0
OLD LINE LIFE INS. CO. OF AMERICA	WI	316299	248356	67943	12597	17610200	44985	154283	0	0
OLD REPUBLIC LIFE INSURANCE COMPANY	IL	144292	116984	27309	1928	6975123	55669	47603	516	234
OLD UNITED LIFE INSURANCE COMPANY	AZ	58024	3565	24437	2824	1159424	13527	18190	298	75
OMAHA FINANCIAL LIFE INS COMPANY	MN	28996	19019	9977	1372	1752791	13776	24083	123	70
OXFORD LIFE INSURANCE COMPANY	AZ	115886	57191	58695	5435	257757	0	2752	38	35
OZARK NATIONAL LIFE INSURANCE CO.	MO	88009	82383	5626	849-	1539037	78196	339417	265	145
PACIFIC FIDELITY LIFE INSURANCE CO.	IA	216694	203888	1500	63-	465429	101	2910	13	7
PACIFIC MUTUAL LIFE INSURANCE COMPANY	CA	3213128	3033247	179881	7446	19514645	12056	119217	1457	1201
PAN AMERICAN ASSURANCE COMPANY	LA	6754	1283	5471	264-	14976	0	0	0	0
PAN-AMERICAN LIFE INSURANCE COMPANY	LA	725053	642138	82915	5133	6988006	3732	24835	40	33
PAUL REVERE LIFE INSURANCE COMPANY	MA	871892	807999	63893	26651	5626825	322	22444	1034	535
PAUL REVERE PROTECTIVE LIFE INS CO.	DE	58237	47857	10380	3032-	1043235	7916	12647	0	0
PAUL REVERE VARIABLE ANNUITY INS CO	MA	403890	396735	7156	5626	256578	8	909	0	0
PENINSULAR LIFE INSURANCE COMPANY	FL	202671	190152	16518	2518	2420902	0	49	0	0
PENN DIVERSIFIED INSURANCE & ANN. CO.	MO	78762	60498	18263	4447-	10560	0	2758	0	0
PENN INSURANCE AND ANNUITY COMPANY	DE	64291	54151	10140	8228-	2475879	88488	88457	0	0
PENN MUTUAL LIFE INSURANCE COMPANY	PA	4011189	3804686	206503	22773	20998448	27150	367396	697	689
PENNSYLVANIA LIFE INSURANCE COMPANY	CA	335589	286712	48877	8894	2746982	13569	50244	2888	1509
PENNSYLVANIA NATIONAL LIFE INS. CO.	PA	50421	47479	2942	416	402425	2589	3892	0	0

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PENSION LIFE INS. CO. OF AMERICA	NJ	15581	11011	4570	36	503491	296	1546	12	6
PEOPLES ACCIDENT INSURANCE COMPANY	NE	1484	1318	166	25-	46060	1610	7955	37	24
PHARMACISTS LIFE INSURANCE COMPANY	IA	2132	125	2007	103	10468	0	0	0	0
PHF LIFE INSURANCE COMPANY	MI	93665	81506	12159	2726	1872377	0	0	0	0
PHILADELPHIA LIFE INSURANCE COMPANY	PA	921350	877588	43762	5367	18442332	31065	90961	20	124
PHOENIX LIFE INSURANCE COMPANY	DE	28194	23055	5139	118-	128714	0	0	0	0
PHOENIX MUTUAL LIFE INSURANCE CO.	CT	3533914	3337679	196235	13425	42040200	16184	87747	195	101
PHYSICIANS LIFE INSURANCE COMPANY	NE	34009	25443	8566	1528	354788	1933	7143	0	0
PIERCE NATIONAL LIFE INSURANCE CO.	CA	137819	125969	11850	6006	697401	1317	12508	0	0
PILOT LIFE INSURANCE COMPANY	NC	1039633	908706	130926	24777	20405985	2926	52301	556	357
PIONEER AMERICAN INSURANCE COMPANY	TX	2214	44	2170	89	841	0	0	0	0
PIONEER LIFE INS. CO. OF ILLINOIS	IL	60737	54162	6575	760-	1016450	2730	9285	1188	711
PIONEER MUTUAL LIFE INSURANCE COMPANY	ND	109173	101455	7718	484	916999	304	2681	1	3
PRAIRIE STATES LIFE INSURANCE COMPANY	SD	50397	46219	4178	416	247430	2735	14676	2	0
PREFERRED RISK LIFE INSURANCE CO.	CO	70277	47603	22674	4489	1177032	4410	12180	33	30
PRESBYTERIAN MINISTERS FUND	PA	250085	225262	24823	3843	1419385	1035	16930	0	0
PROFESSIONAL INVESTORS LIFE INS. CO.	OK	20971	14979	5992	1423	162623	756	2898	929	292
PROGRESSIVE NATIONAL LIFE INS. CO.	MO	21916	17505	4411	739	369359	0	811	0	0
PROPRIETORS' LIFE ASSURANCE COMPANY	OH	5937	3704	2233	515-	150059	0	357	67	36
PROTECTIVE LIFE INSURANCE COMPANY	AL	432103	384454	47649	6948	7916779	14202	94218	171	133
PROVIDENT ALLIANCE LIFE INSURANCE CO	CA	233445	143185	90260	12892	3800162	3078	12438	117	42
PROVIDENT LIFE & ACCIDENT INS. CO.	TN	2037246	1787882	249364	54785	41086418	7172	150227	812	444
PROVIDENT LIFE INSURANCE COMPANY	ND	144423	130035	14388	8764	987324	293	6800	0	0
PROVIDENT MUTUAL LIFE INS CO OF PHIL.	PA	2123775	1970736	153039	22714	13474928	11467	46450	177	137
PROVIDENT NATIONAL ASSURANCE COMPANY	TN	309720	285811	23909	1448	0	0	0	0	0
PRUCO LIFE INSURANCE COMPANY	AZ	114970	102259	12711	2833-	0	0	0	0	0
PRUDENTIAL INSURANCE CO. OF AMERICA	NJ	66707209	64203524	2503685	269815	482307989	669331	3418134	24146	20196
PUBLIC SERVICE LIFE INSURANCE COMPANY	IA	36936	19719	17218	3567	1090719	0	0	0	0
PURITAN LIFE INSURANCE COMPANY	RI	324061	160966	163095	39917-	5252897	1593	8477	2	0
QUAKER LIFE INSURANCE COMPANY	OK	6217	5064	1153	435-	336843	9277	12615	0	0
RELIABLE LIFE INSURANCE COMPANY	MO	233631	186940	46691	7112	2177048	6605	20005	20	3
RELIANCE STANDARD LIFE INS. COMPANY	IL	548448	513709	34739	6975	4574220	299	14335	155	16
REPUBLIC NATIONAL LIFE GROUP INS CO	TX	149697	112949	36748	4006	8316236	91084	347909	2533	1738
REPUBLIC NATIONAL LIFE INSURANCE CO.	TX	499044	467343	31701	14249	4110159	8322	59662	358	254
REPUBLIC VANGUARD LIFE INS. CO.	TX	35665	20183	15482	1892-	1471316	948	11720	0	0
RESERVE LIFE INSURANCE COMPANY	TX	341179	251751	89427	7348-	1606557	78	10446	257	106
RESERVE NATIONAL INSURANCE CO.	OK	16868	13638	3230	615	108560	0	5	61	45

TABLE 1
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** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
ROOSEVELT NATIONAL LIFE INS. CO. OF AM	IL	29236	26652	2584	40	708712	2710	16602	0	0
ROYAL LIFE INSURANCE CO. OF AMERICA	CT	33670	13898	19771	75-	1220264	8873	18849	0	0
RUSHMORE MUTUAL LIFE INSURANCE CO.	SD	51770	46180	5590	940	402953	49	5434	1	0
SAFECO LIFE INSURANCE COMPANY	WA	613108	578082	35026	8755	12011711	19048	84745	432	1150
SAFECO NATIONAL LIFE INSURANCE COMPANY	WA	4026	1306	3520	960-	496492	1699	4416	0	0
SCOR RE LIFE INSURANCE COMPANY	TX	13275	5356	7919	653-	1048345	0	0	0	0
SECURITY ASSURANCE COMPANY	AZ	85407	21210	64197	1275	632498	18220	11566	144	61
SECURITY GENERAL LIFE INSURANCE CO.	OK	15931	12809	3122	86	105066	365	669	547	155
SECURITY LIFE INS. CO. OF AMERICA	MN	23486	19031	4456	74	649218	89	761	6	1
SECURITY LIFE OF DENVER INSURANCE CO.	CO	291323	248870	42453	12844	30977519	7635	135399	57	13
SECURITY MUTUAL LIFE INSURANCE CO.	NE	166898	151638	15260	1818	3088927	20250	137249	360	355
SECURITY NATIONAL LIFE INSURANCE CO.	UT	19165	16351	2813	158	183	0	1	0	3
SECURITY NEBRASKA LIFE INSURANCE CO.	NE	3384	20	3364	103	0	0	0	0	0
SECURITY OF AMERICA LIFE INSURANCE CO	PA	66724	52356	14368	3508	1789829	0	0	0	0
SECURITY-CONNECTICUT LIFE INSURANCE CO	CT	295142	257767	37376	786	38542949	63384	133247	15	10
SENTRY LIFE INSURANCE COMPANY	WI	727144	684641	42503	6023-	7633544	6001	36303	792	546
SHELTER LIFE INSURANCE COMPANY	MO	126814	105379	21435	1600-	2256922	42419	148375	2172	1725
SMA LIFE ASSURANCE COMPANY	DE	196094	181302	14792	1089-	1806269	483	1402	2	0
SOONER LIFE INSURANCE COMPANY	OK	30984	24097	6887	394	615510	15104	78112	11	13
SOUTHERN LIFE INS COMPANY	NC	167996	151864	16132	2239	1736056	68	323	0	0
SOUTHLAND LIFE INSURANCE COMPANY	TX	912216	820055	92161	21905	8124806	7567	18531	5	5
SOUTHWESTERN GENERAL LIFE INSURANCE CO	TX	100551	77763	22788	4265	639197	3619	8383	0	0
SOUTHWESTERN LIFE INSURANCE COMPANY	TX	1818761	1679463	139298	42868	11440195	9555	69725	61	33
SOVEREIGN LIFE INS. CO. OF CALIF.	CA	38682	23840	14842	2780-	7155026	22065	54774	0	0
SPRINGFIELD LIFE INS. CO., INC.	VT	134183	118117	16066	3781	466849	295	9688	252	165
ST. PAUL LIFE INSURANCE COMPANY	MN	119331	107263	12068	149	3501359	22392	54397	488	406
STANDARD LIFE AND ACC INS CO OF OK	OK	147890	126336	21555	155-	833058	3010	15407	392	320
STANDARD OF AMERICA LIFE INS. COMPANY	IL	73849	61075	12804	1905	3381801	4055	113260	403	238
STATE BOND & MORTGAGE LIFE INS. CO.	MN	71274	66933	4341	463	4063	0	356	0	0
STATE FARM ANNUITY & LIFE INSURANCE CO	IL	3808	0	3808	305	0	0	0	0	0
STATE FARM LIFE INSURANCE COMPANY	IL	4293366	3656870	636496	80496	64516764	262850	1279182	0	0
STATE LIFE INSURANCE COMPANY	IN	149351	135163	14188	459	956577	102	1692	1	1
STATE MUT'L LIFE ASSUR. CO OF AMERICA	MA	2738823	2603754	135068	13938	17955794	15996	68948	1296	823
STATESMAN NATIONAL LIFE INSURANCE CO	TX	7561	5717	1845	547-	27610	0	153	3	3
STERLING NATIONAL LIFE INSURANCE CO.	IL	5476	3678	1798	46-	66173	500	759	0	0
STUYVESANT LIFE INSURANCE COMPANY	PA	107777	81348	26429	1103-	1316877	515	5490	16	33
SUMMIT NATIONAL LIFE INSURANCE COMPANY	OH	80861	68682	12179	459	2421642	24541	29761	0	0
SUN LIFE ASSUR. CO. OF CANADA U.S.	DE	420122	367374	52747	2991-	287808	100	0	0	0

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
SUN LIFE ASSURANCE CO. OF CN.TORONTO	CN	1695541	1636988	58553	0	14228114	3896	35010	164	95
SUN LIFE INSURANCE COMPANY OF AMERICA	MD	529326	493545	35780	3885	3475365	516	4228	3	2
SURETY LIFE INSURANCE COMPANY	UT	84140	77026	7113	1343	2265649	1387	8538	0	0
TARA LIFE INSURANCE COMPANY OF AMERICA	DE	7642	7904	262-	2847-	5233	0	0	1	0
TEACHERS INS & ANNUITY ASSOC OF AM	NY	13519897	13084806	435090	5499	10901716	1471	89927	96	77
TEXAS LIFE INSURANCE COMPANY	TX	107444	95758	11686	1303	1753854	466	1937	0	0
TIME INSURANCE COMPANY	WI	251123	192367	58755	10180	5462090	45631	157005	4080	2726
TRANS PACIFIC LIFE INSURANCE CO	CA	10515	3829	6686	499	13540	0	0	1	0
TRANS WORLD ASSURANCE COMPANY	CA	47468	42132	5336	1000	634040	486	1972	0	0
TRANSAMERICA ASSURANCE COMPANY	CA	75805	36940	38865	15484	84047554	27289	27279	0	0
TRANSAMERICA LIFE INS. & ANNUITY CO	CA	1578767	1544960	33807	1608-	1321359	0	4265	0	0
TRANSAMERICA OCCIDENTAL LIFE INS. CO.	CA	2640648	2484847	155802	7548	145633397	209808	524260	3704	3829
TRANSPORT LIFE INSURANCE COMPANY	TX	154626	139845	14781	3889-	3586785	280	3672	236	240
TRAVELERS INSURANCE COMPANY	CT	17440305	16736425	703881	190113	137855105	151580	977322	15521	12719
TRAVELERS INSURANCE COMPANY OF IL	IL	45177	32355	12822	2233-	3251195	13771	13771	32	28
UCL LIFE ASSURANCE CORPORATION	OH	4091	971	3120	136	0	0	0	0	0
UNION BANKERS INSURANCE COMPANY	TX	130151	106590	23561	3890	988865	490	7911	231	193
UNION CASUALTY COMPANY	NE	7688	5851	1837	593-	11830	379	1401	959	422
UNION CENTRAL LIFE INSURANCE CO.	OH	1369212	1276747	92465	4979	7491404	44574	277817	1351	876
UNION FIDELITY LIFE INSURANCE COMPANY	PA	119144	102026	17118	6835	1164151	72	1974	583	380
UNION LABOR LIFE INSURANCE COMPANY	MD	1033601	1001955	31646	128	5670076	13	10566	22	22
UNION LIFE INSURANCE COMPANY	AR	103942	74686	29256	11730	3170708	9676	12970	1	2
UNION MUTUAL LIFE INSURANCE COMPANY	ME	2442307	2289162	153145	18332	8547371	300	15451	213	249
UNION SECURITY LIFE INSURANCE CO.	GA	58311	35790	22521	4226	2482748	26433	60781	1153	302
UNIONMUTUAL PENSION & INSURANCE CORP	ME	311309	303909	7400	1884	0	0	0	0	0
UNIONMUTUAL STOCK LIFE INS CO OF AM	ME	533128	488745	44383	14547	11053717	3119	91099	2050	1001
UNITED AMERICAN INSURANCE COMPANY	DE	200933	138649	62284	13832	2881347	927	3823	1060	505
UNITED COMPANIES LIFE INSURANCE CO.	LA	492376	474957	17419	10615-	1137801	158	3281	0	0
UNITED EQUITABLE LIFE INSURANCE CO.	IL	25265	17475	7790	801	155784	407	496	129	48
UNITED FIDELITY LIFE INSURANCE CO.	TX	205846	176672	29174	3526	2344686	737	4192	302	284
UNITED INSURANCE COMPANY OF AMERICA	IL	1201144	861208	339936	59811	8447119	1072	15935	103	55
UNITED INVESTORS LIFE INSURANCE CO	MO	116569	66289	50279	7806	8969024	176610	677984	0	0
UNITED LIFE & ACCIDENT INS. COMPANY	NH	255623	235338	20285	4126	5435744	11689	15605	23	0
UNITED LIFE INSURANCE COMPANY	IA	20582	17469	3113	487	573934	12149	12759	1	0
UNITED OF OMAHA LIFE INSURANCE CO.	NE	2198378	2026386	171991	22210	34474162	45382	236301	6470	5390
UNITED PACIFIC LIFE INSURANCE COMPANY	WA	215353	200571	14782	390-	3240677	1512	9629	1	0
UNITED PRESIDENTIAL LIFE INS. CO.	IN	85120	74810	10310	2896	2340530	1474	9718	0	0

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
UNITED SERVICES GENERAL LIFE CO	OK	11815	8454	3361	116	810056	3175	6380	0	0
UNITED SERVICES LIFE INSURANCE CO.	DC	396752	343004	53748	10600	3141349	3013	32131	0	0
UNITED STANDARD ASSURANCE COMPANY	IN	19726	15400	4326	265	605556	1939	2747	0	0
UNIVERSAL LIFE INSURANCE COMPANY	TN	66578	56034	10544	543	6137c8	1831	3055	51	19
UNIVERSAL UNDERWRITERS LIFE INS. CO.	MO	27890	15903	11988	318-	856011	12100	18804	31	17
UNIVERSITY LIFE INS. CO. OF AMERICA	IN	252172	243693	8480	2678-	2682748	807	8325	0	0
URBAINE LIFE REINSURANCE COMPANY	NY	14036	8546	5486	1798-	7056c8	0	0	0	0
US LIFE CREDIT LIFE INSURANCE CO.	IL	60195	38293	21902	3328	3206127	19038	29491	212	47
US LIFE INS CO IN THE CITY OF NEW YORK	NY	595141	534608	60533	12557	9394083	601	19072	87	87
USAA ANNUITY AND LIFE INSURANCE CO.	TX	90061	81855	8206	344	0	0	0	0	0
USAA LIFE INSURANCE COMPANY	TX	265742	222137	43605	8597	8629373	15974	84393	0	0
UTICA NATIONAL LIFE INSURANCE CO.	NY	8419	4069	4350	469-	175571	0	0	0	0
VALLEY FORGE LIFE INSURANCE COMPANY	IL	85143	66426	18717	58	2692874	14642	26125	40	13
VARIABLE ANNUITY LIFE INSURANCE CO.	TX	2638887	2583961	54926	3302-	5114	0	0	0	0
VERMONT LIFE INSURANCE COMPANY	VT	6536	146	6390	290	0	0	0	0	0
VETERANS LIFE INSURANCE COMPANY	IL	18626	9096	9530	1741	2261464	109	291	0	2
VISTA LIFE INSURANCE COMPANY	MI	12424	4358	8067	659	328381	4787	12368	203	63
VOLUNTEER STATE LIFE INSURANCE CO.	TN	253829	223070	30760	2899	3075728	12182	28027	1	4
VULCAN LIFE INSURANCE COMPANY	AL	45522	39499	6023	243	1779362	8285	42266	108	83
WABASH LIFE INSURANCE COMPANY	IN	94960	86267	8693	1857-	1679704	4069	10777	140	12
WASHINGTON NATIONAL INSURANCE CO.	IL	1245445	1145899	99546	3383	16215753	26798	81520	1965	1053
WEST STATES INSURANCE COMPANY	CA	4014	1991	2024	52	80292	1268	1287	1	1
WESTERN & SOUTHERN LIFE INS. CO.	OH	3374485	3004161	370304	42287	16801945	33545	124276	152	185
WESTERN LIFE INSURANCE COMPANY	MN	384384	340674	43709	6495	6790935	1633	74114	209	190
WESTERN NATIONAL LIFE INSURANCE CO.	TX	376917	361823	15094	2155	986995	9512	34118	0	0
WESTERN RESERVE LIFE ASSUR CO OF OHIO	OH	106216	92433	13783	4067	3035112	10571	21267	0	0
WESTERN STATES LIFE INSURANCE CO.	ND	130427	114230	16197	2701	3236761	5840	21753	84	51
WESTERN SURETY LIFE INSURANCE COMPANY	SD	7625	4184	3441	205	40686	58	103	0	0
WESTERN UNIVERSAL LIFE INSURANCE CO.	CA	1911	5	1906	26	0	0	0	0	0
WESTFIELD LIFE INSURANCE COMPANY	OH	51167	35707	15460	1552	1198245	250	458	0	0
WESTLAND LIFE INSURANCE COMPANY	CA	20394	16362	4033	1838	359164	0	88	0	0
WISCONSIN NATIONAL LIFE INS. COMPANY	WI	133210	104880	28331	3998	1440	5	410	2	2
WOODMEN ACCIDENT & LIFE COMPANY	NE	260101	237188	22913	2029	1701377	32739	104647	1508	1475
WORLD BOOK LIFE INSURANCE COMPANY	IL	74614	66377	7837	1120	1496774	1728	13454	0	0
WORLD INSURANCE COMPANY	NE	97326	87869	9457	1147	804611	32742	7109	43	9
WORLD SERVICE LIFE INSURANCE COMPANY	CO	170397	141375	29022	2736	2046167	12325	17016	154	191
ZALE LIFE INSURANCE COMPANY	AZ	22712	15049	7663	2394-	159741	0	95	0	0
ZURICH AMERICAN LIFE INSURANCE CO.	IL	24419	17806	1100	384-	598500	117	642	0	0

TABLE 3
SUMMARY OF KANSAS BUSINESS OF LIFE COMPANIES, 1982

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	LIFE PREMIUMS RECEIVED				LIFE CLAIMS AND BENEFITS PAID			
	ORDINARY	CREDIT	GROUP	INDUSTRIAL	ORDINARY	CREDIT	GROUP	INDUSTRIAL
DOMESTIC LIFE COMPANIES	46349	5285	8814	0	27502	1330	12217	0
FOREIGN LIFE COMPANIES	420834	15419	114191	2075	237955	6273	107733	5807
FRATERNALS	16252	0	0	0	5588	0	0	0
TOTAL	483435	20704	123005	2075	271045	7603	119951	5807

ACCIDENT AND HEALTH DIVISION

This Division is charged with the general supervision and regulation of all matters relating to the writing of accident and health insurance by insurance companies, corporations and societies licensed for such business in Kansas. As of December 31, 1982, there were 674 insurance organizations licensed to transact the business of accident and health insurance in Kansas. This figure represents 19 foreign fraternal societies, 9 Kansas and 201 foreign Fire and Casualty companies, 1 reciprocal inter-insurance exchange, 15 Kansas and 419 foreign life insurance companies, 1 non-profit hospital service corporation, 1 non-profit medical indemnity corporation, 1 non-profit medical and hospital service corporation, 1 non-profit optometric service corporation, 1 non-profit dental corporation, and 5 health maintenance organizations.

Such insurance organizations write one or more of the following classes of insurance: basic hospital expense coverage, basic medical-surgical coverage, hospital confinement indemnity coverage, major medical expense coverage, disability income protection coverage, accident only coverage, credit accident and health coverage, specified disease coverage, dental expense coverage, vision care benefits and specified accident coverage. Pursuant to Kansas laws and regulations, such organizations submitted to this Division for our review a total of 14,218 forms and rates in 1982. The figures below show a breakdown of the workload of this Division during that time period.

Review of Policy Forms

With respect to policy form filings, the following chart illustrates the number of filings received and acted upon for 1981 and 1982. The number of forms reviewed in 1982 represents a 10.1% increase over the number reviewed in 1981.

	1981	1982
Total Number of Policy Forms, Applications Inserts and Riders Received	9,558	11,779
Forms Disapproved	7,655	9,413
Forms Withdrawn	420	458
Forms Approved	5,512	8,556
Forms Reviewed	15,137	16,836

Review of Rate Filings

This division also exercises some authority over rates for

individual accident and health policies underwritten by commercial companies and for rates charged by Blue Cross and Blue Shield and other non-profit service corporations. In addition, rates for group accident and health policies are submitted for our information. An accounting of this Division's rate review activity during 1982 produced the following results, indicating a 23.1% increase in the number of rate filings reviewed:

	1981	1982
Rate Filings Received	2,372	2,439
Rates Not Filed	1,574	2,094
Rates Withdrawn	72	79
Rates Filed	1,853	2,270
Rates Reviewed	3,861	5,023

An important factor in the review of rates by this Division is the monetary savings which accrues to the citizens of Kansas as a result of negotiated reductions in the amount of rate increases requested. The dollar amount of savings created by these actions are difficult to measure since few insurers provide data as to the number of Kansas citizens effected by a particular rate filing. Reductions through rate review occurs in three ways: (1) lower rates than actually requested were allowed, (2) companies voluntarily withdraw the rate filings in response to this Division's review; and (3) no response is received from a company and the file is closed.

Market Conduct Reviews

To provide a method by which this Department can more closely monitor the activities of insurance companies transacting accident and health business in Kansas, the Accident and Health Division is involved in a market conduct review system. This system has allowed the establishment and maintenance of records of the activities of companies, agents, and products solicited in order to identify and correct problems with regard to policyholder understanding, misrepresentation, claims payments, etc. During 1982, the Accident & Health Division participated in market conduct reviews of Alliance Life Insurance Company, Kansas Farm Life Insurance Company and Centennial Life Insurance Company. These reviews were conducted in connection with these company's triennial financial examinations.

Company Admissions

As in previous years, increased effort was applied to the

processing of applications for amended certificates of authority to include accident and health insurance. As a result of these efforts, 112 companies were authorized to conduct the business of accident and health insurance in the State of Kansas in 1982. This figure represents a 19.9% increase over the number of companies licensed as of December 31, 1981.

Review of Company Advertising and Solicitation Practices

A total of approximately 330 pieces of accident and health advertising were reviewed by the Accident and Health Division in 1982. Of the total, 53 were not filed by this Division as they did not comply with our advertising requirements. Our review of advertising usually involves correspondence between this department and the companies. Companies are advised of possible violations of the Kansas statutes and administrative regulations in an attempt to assure compliance with such laws and regulations.

Consumer Assistance

This Division continued to be successful in avoiding the non-renewal of accident and health policies by insurers. Companies that issue policies that are renewable at the option of the company have the contractual right to decline renewal of these forms in accordance with policy provisions. Possible reasons for the nonrenewal of optionally renewable policies are adverse claims experience and the elimination of old and inadequate policy forms. Upon notification of nonrenewal of such programs, negotiations with the company by this Division usually resulted in the renewal of policies with an appropriate increase in premium or the offering of a conversion to a similar form of coverage. Decisions of this nature enabled a large number of Kansans to continue their coverage without regard to past health history, age or other underwriting restrictions.

Another area of responsibility this Division is involved in is the responding to consumer complaints and inquiries. Our files indicate that in 1982, we received 79 rate inquiries and 182 miscellaneous inquiries, for a total of 261 consumer inquiries. It should be noted that the total number of inquiries does not include those handled by this Division by telephone. During 1982, we received 900 telephone inquiries and a number of people visited the Division to discuss insurance matters. The majority of the rate inquiries related to Blue Cross and Blue

Shield rate increases. The miscellaneous inquiries were in the form of questionnaires, licensing status of companies and/or agents, claim matters, content of company advertising material, effect of new legislation and the legality of cancellation of coverage by companies.

Investigation and Penalty Assessments

During 1982, this Division initiated a number of investigations, four (4) of which culminated in the assessment of fines totaling $5,028. Several files continue to be investigated which may result in possible assessments or the exaction of other penalties. Areas investigated include: solicitation of unapproved policies, solicitation of unlicensed agents, use of rates not on file, use of solicitation materials not in compliance with the Kansas advertising regulations, and group insurance policies issued to trusts domiciled in other states.

Regulation of Administrators

This Division has the responsibility of overseeing the implementation and continued management of the necessary licensing procedures which enable all administrators to comply with Article 38 of the Kansas Insurance Code. This law requires all applicable administrators who collect charges or premiums from, or who adjust or settle claims on, residents of this state in connection with life or accident and sickness insurance coverage or annuities, to acquire a certificate of registration as an administrator from the Commissioner of Insurance. As of December 31, 1982, 115 third-party administrators were issued Certificates of Registration. This represents 14 more than registered in 1981.

Projects Involving Blue Cross and Blue Shield

The Accident and Health Division has devoted a considerable amount of time to the review of various Blue Cross and Blue Shield matters. Major projects undertaken in this regard for 1982 are as follows:

(1) An extensive review was made of the rate increases submitted by Blue Cross and Blue Shield of Kansas which were to affect Community Rated Groups, Farm Association Groups, the Non-Group Category, Plan 65 and Plan D Coverage. The total increase approved was $29,682,000. The rates were resubmitted in a revised filing as the result

of our objection to the original increase request of $30,711,000.

(2) In connection with the above rate review, this Division was involved in organizing two public conferences to discuss the rate increase request made by Blue Cross and Blue Shield of Kansas. The first conference was held in Topeka on October 7, 1982 and the second conference was held in Wichita on October 22, 1982. Both meetings were well attended. The information exchanged was helpful in promoting a public understanding of the reasons for the increase in rates and in making Blue Cross and Blue Shield representatives more aware of the legitimate public concern about the economic difficulties such increases create, particularly to those on relatively fixed incomes.

(3) This Division was also involved in reviewing the rate increase requests made by Blue Cross and Blue Shield of Kansas City for the Over 65 Tie-In Plan and the Disabled Tie-In Plan. A public conference relative to this rate increase filing was held in Kansas City, Kansas on November 9, 1982. The rate increase for the Over 65 Tie-In Plan was approved and affected approximately 12,948 contracts held by residents of Johnson and Wyandotte counties. The rate for the Disabled Tie-In Plan was withdrawn by Blue Cross and Blue Shield of Kansas City after a series of discussions with the department about the appropriateness of a rate increase for this category of business. Approximately 380 subscribers are enrolled for this coverage.

(4) Throughout each year, Blue Cross and Blue Shield submits various other rate filings for our review. These include one-case group filings and changes in various rating formulas, etc.

Involvement in Other Projects

(1) During 1982, this Division was involved in the implementation of regulation K.A.R. 40-4-35, which established minimum standards for Medicare Supplement policies as required by Chapter 194, 1981 Session Laws of Kansas. This regulation adopted the NAIC Model Medicare Supplement Minimum Standards Regulation by reference with Kansas amendments. The effective date of K.A.R. 40-4-35 was May 1, 1982.

(2) The Accident and Health Division was involved in 1982 in

granting Total Health Care of Kansas City, Missouri a certificate of authority to operate as health maintenance organization in the state of Kansas. Total Health Care is designed to provide professional medical services to qualified groups of employees on a prepaid basis who reside or work in the Total Health Care service area. The service area includes Johnson and Wyandotte counties in Kansas and Cass, Clay, Jackson and Platte counties in Missouri. Total Health Care was initially designed and operated as a line of business for Blue Cross and Blue Shield of Kansas City to study the health care cost containment effect as an alternative to the traditional Blue Cross and Blue Shield fee-for-service programs. In order to receive federal and state certification to operate a health mantenance organization, Total Health Care was established as a separate corporation. Blue Cross and Blue Shield of Kansas City sponsors and provides administrative services to Total Health Care.

The organizational structure of Total Health Care involves a series of direct contractual relationships between the health maintenance organization and its various components. Total Health Care has established contract agreements with approximately 215 physicians to provide medical services to members of Total Health Care. In addition, they have contracted with approximately 345 physician specialists.

(3) Kansas City Health Care, Inc. of Shawnee Mission, Kansas was also granted authority in 1982 to operate as a health maintenance organization in this state. Kansas City Health Care is a staff model health maintenance organization which means it hires its own physicians who are employees of the health maintenance organization. All primary health care services are rendered from Kansas City Health Care's health center located at 63rd and Metcalf, Shawnee Mission, Kansas.

Kansas City Health Care is affiliated with the University of Kansas Medical Center. Although Kansas City Health Care is a separate entity, both the University of Kansas Medical Center and Kansas City Health Care plan to work with one another in projects which support the goals of both organizations. Kansas City Health Care's staff physicians have clinical appointments to the faculty of the University of Kansas Medical Center and will contribute a minimum of

four hours per week in support of the University of Kansas Medical Center's educational research mission. In addition, Kansas City Health Care has contracted with the University of Kansas Medical Center to provide in-patient hospital services to its members. The enrollment area of Kansas City Health Care includes Johnson, Leavenworth and Wyandotte counties in Kansas and a significant portion of Jackson County, Missouri.

(4) Vision Service Plan of Kansas, Inc., located in Topeka, Kansas, was granted authority in 1982 to operate as a non-profit optometric service corporation in Kansas. Vision Service Plan is the first non-profit optometric service corporation licensed by the Kansas Insurance Department. Vision Service Plan will offer pre-paid vision care to qualified groups of employees through the auspices of an employer or union. Vision Service Plan of Kansas, Inc. has contracted with approximately 157 optometrists in Kansas to become panel doctors. Usual benefits provided by Vision Service Plan consists of a professional vision examination, as well as corrective lenses and frames when needed. Expanded plans may offer contact lenses, a second pair of glasses, corrective sun lenses, and low vision and vision therapy.

(5) This Division has continued our involvement in the supervision of credit accident and health insurance operations in the state of Kansas during 1982. In accordance with K.A.R. 40-5-109, each insurer conducting credit accident and health business in Kansas is required to submit an annual experience report form for our review and analysis. This information is compiled and an extensive statistical analysis of the experience is made. This enables the Department to evaluate each insurer's experience in Kansas and to offer comments concerning the credit accident and health prima facie rate levels.

(6) Each year, this Division has undertaken the examination and audit of the following annual statements:

1. Blue Cross of Kansas
2. Blue Shield of Kansas
3. Blue Cross of Kansas City
4. Blue Shield of Kansas City
5. Delta Dental Plan of Kansas
6. Family Health Plan
7. Health Care Plus

(7) This Division was also involved in the continued process of review and investigation of the adequacy of current provisions, statutes, and regulations in an attempt to propose more efficient and beneficial insurance legislation.

Selected Accident and Health Premium and Loss Information

In response to a number of inquiries, we are including financial information extracted from the 1982 Annual Statements of various Hospital Corporations, Medical Indemnity Corporations, Non-Profit Medical and Hospital Service Corporations and Health Maintenance Organizations. This information appears in table form on the following pages.

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1982

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
ZURICH LIFE INSURANCE COMPANY	NY	11256	5201	6055	933	9549	0	0	0	0
SUB-TOTAL		551025686	515579168	35230751	4400100	5[illegible]1962504	10257342	42960528	324079	237095
GRAND TOTAL		552384178	516791610	35376801	4399456	[illegible]20700683	11413917	4908[illegible]3[illegible]7	336205	244231

TABLE 4
CONDITION AND GENERAL BUSINESS
FRATERNAL SOCIETIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1982

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SPEC.RES. AND/OR UNASSIGNED FUNDS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
SOCIETIES OF OTHER STATES										
AID ASSOCIATION FOR LUTHERANS	WI	2834186	2663082	171104	17053	15653619	44896	352461	970	726
AMERICAN FRATERNAL UNION	MN	10799	10241	559	75	44680	9	334	1	1
AMERICAN SLOVENIAN CATHOLIC UNION	IL	24342	20104	4239	320	44351	14	783	4	5
ASSURED LIFE ASSOCIATION	CO	28587	23876	4711	359	164613	0	33	0	0
BAPTIST LIFE ASSOCIATION	NY	13520	12676	844	10-	79506	1270	1597	1	0
CATHOLIC ORDER OF FORESTERS	IL	178170	146074	32095	1936	627646	462	2382	0	0
CATHOLIC WORKMAN	MN	11144	7191	3953	247	22733	151	819	0	0
CROATIAN CATHOLIC UNION OF U.S.A.	IN	5235	3893	1342	92	10884	15	589	1	0
CROATIAN FRATERNAL UNION OF AMERICA	PA	57153	49388	7764	29	331099	541	2299	7	4
CSA FRATERNAL LIFE	IL	41525	33724	7802	750	113661	0	65	0	0
ELECTRICAL WORKERS' BENEFIT ASSOC.	DC	186148	151497	34651	6409	693156	804	3220	0	0
INDEPENDENT ORDER OF FORESTERS	CN	1290873	1098935	191939	39989	11453034	18194	71306	42	14
KNIGHTS OF COLUMBUS	CT	1155605	996535	159071	8270	7553539	39534	185646	221	128
LOYAL CHRISTIAN BENEFIT ASSOCIATION	PA	36784	27898	8886	132	110707	50	1109	0	0
LUTHERAN BROTHERHOOD	MN	2217860	2046541	17319	29954	1145<517	9913	120519	130	65
MENNONITE MUTUAL AID ASSOCIATION	IN	28147	24462	3685	884	42089	578	4016	4477	3277
MODERN WOODMEN OF AMERICA	IL	640498	555965	84533	6386	4137060	19142	109541	29	9
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	55376	42736	12640	995	318014	0	44	0	0
NATIONAL FRATERNAL SOCIETY OF THE DEAF	IL	8543	7476	1066	134	24175	68	642	0	0
NATIONAL SLOVAK SOCIETY OF THE USA	PA	11429	9657	1772	92	25277	0	14	0	0
NORTH AMERICAN BENEFIT ASSOCIATION	MI	94077	72754	21324	2632	284204	0	870	0	0
ORDER OF UNITED COMM. TRAV. OF AM.	OH	18471	6838	11633	1719	0	0	0	216	117
POLICE & FIREMEN'S INSURANCE ASSOC.	IN	21148	15365	5784	1471	84006	95	219	22	13
POLISH NAT'L ALL. OF THE US OF NA	IL	176265	159196	17070	1762	424782	13	643	0	0
POLISH ROMAN CATHOLIC UN. OF AM.	IL	59097	50934	8163	1077	111346	5	581	0	0
ROYAL NEIGHBORS OF AMERICA	IL	296875	223095	73780	8315	594156	1252	31405	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	IL	34051	28807	5245	828	79682	222	1948	10	8
TRAVELERS PROTECTIVE ASSOC. OF AM.	MO	14148	2876	11272	300	0	0	0	4	10
UKRAINIAN NATIONAL ASSOC., INC.	NJ	47643	35048	12595	800	94631	3	158	0	0
WESTERN CATHOLIC UNION	IL	10735	10548	187	233-	60806	0	45	1	1
WESTERN FRATERNAL LIFE ASSOCIATION	IA	46952	39495	7457	676	193070	185	3357	0	0
WOODMEN OF THE WORLD LIFE INS. SOC.	NE	927689	846596	81092	3180	7688202	192	1789	0	0
GRAND TOTAL		10583076	9423500	1005576	136623	62317246	137608	898432	6119	4380

FIRE AND CASUALTY DIVISION

This division is responsible for the review and approval or disapproval of Fire and Casualty rates, rules and forms filings submitted by approximately 574 companies licensed to operate in Kansas. The following table is a comparison between the years 1981 and 1982 showing the number of filings received and handled by this division:

	1981	1982
Policy and Endorsement Forms Received	20,123	23,015
Policy and Endorsement Forms Approved	20,181	20,774
Policy and Endorsement Forms Disapproved	590	202
Rate Filings Received	5,544	6,212
Rate Filings Approved	4,875	5,464
Rate Filings Disapproved	91	98

Annual Statement Review

In addition to the division's function of reviewing Fire and Casualty rate, rule and form filings, it is also this division's responsibility to assist in examining the yearly annual statements submitted by the companies holding a Kansas Certificate of Authority. Each company's financial report is reviewed to determine whether it is in compliance with the minimum statutory requirements for capital, surplus and deposit required by Kansas statutes.

See tables 4-12 for information extracted from the annual statements of Mutual Insurance Companies, Kansas Mutual Hail Insurance Companies, Reciprocal or Inter-Insurance Exchanges, Stock Fire and Casualty Insurance Companies of the U.S., and Stock Fire and Casualty Insurance Companies of foreign countries.

Additional tests are made regarding solvency including adequacy of reserves for all lines of business written by each company. (A summary of the Kansas business for Fire and Casualty companies can be found in this report.)

Another responsibility of this division is to verify, assess and collect, pursuant to applicable statutes, fees and premium taxes on all direct Kansas business written by licensed companies. As of May 17, 1983 a total of $24,359,928.13 was collected in fees and premium taxes from Fire and Casualty companies in 1982. This represented a 2.94% increase over 1981. This includes the Fire Marshal Tax and the Firemen's Relief Tax collected on fire insurance premiums written in this state.

Firemen's Relief Fund Tax and Fire Marshal Tax

All premium taxes collected are deposited into the General Revenue Fund; however, eighty (80%) percent of the Fire Marshal Tax is distributed to the office of the State Fire Marshal for its operation. The remaining twenty (20%) percent is placed in the general revenue fund pursuant to K.S.A. 75-1509. In 1982, the Firemen's Relief Fund Tax was collected and deposited into a special fund. The revenue collected for this fund was distributed to 441 cities, counties, townships and fire districts qualified to participate in the distribution of the tax. Ninety-seven (97%) percent of the tax collected for each participating fire department is returned to the local department as it is coded and reported by the insurance companies. This money is held in trust by the Firemen's Relief Association of each department and used as a fund for the relief of any member of the fire department when injured or disabled while performing duties as a fireman. Additional benefits are described in K.S.A. 40-1707. The remaining three (3%) percent of the tax is distributed to the Kansas State Fire Fighters Association, Inc., for educational efforts of fire prevention and other related programs such as regional schools, arson schools, special hazard schools and the annual Kansas Fire School. The 1983 tax distribution is reflected in the table entitled "*Firemen's Relief Fund Tax Collections and Distributions*".

Premium Tax on Kansas Companies

The 1970 Legislature enacted a tax on Kansas insurance companies at the rate of one percent per annum on all premiums received on risks located in this state. The revenue from this tax is deposited into the General Revenue Fund. The year 1982 marked the twelfth time in which this department collected the premium tax from companies organized under the laws of this state.

Privilege Tax on Kansas Companies

The year 1982 also marked the twelfth time this department collected a Privilege Tax from each company organized under the laws of this state. The revenue from this tax is also deposited into the General Revenue Fund and is the result of 1970 Legislation which enacted a five percent tax on the companies' net income as a privilege of doing business in this state.

Kansas Insurance Guaranty Association

The Kansas Insurance Guaranty Association Act continues to function pursuant to legislation, also enacted by the 1970 Legislature. The purpose of the act is to provide a mechanism for the payment of coverage under certain insurance policies, to avoid excessive delay in payment of such claims and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer. Further, this act assists in the detection and prevention of insurer insolvencies, and provides an association to assess the costs of such protection among insurers. The act applies to the kinds of direct insurance specified in K.S.A. 40-901 and 40-1102, except for certain specified lines such as Accident and Health, Credit and Title Insurance.

The Board of Directors of the Kansas Insurance Guaranty Association is composed of nine persons representing member insurance companies and appointed by the Commissioner of Insurance.

Workers' Compensation Assigned Risk Plan

The Workers' Compensation Assigned Risk Plan operates under authority of K.S.A. 40-2108. The Plan provides Workers' Compensation and Employers Liability Insurance for qualified applicants unable to procure this kind of insurance in the normal market. The Kansas Council on Compensation Insurance administers the Workers' Compensation Assigned Risk Plan and has provided the following information:

Calendar Year	Number of Risks Insured in Plan	New Plan Applications Received	Earned Premium	Incurred Losses	Loss Ratios	Total # of Risks Insured (Statewide)	% of Risks Insured in the Plan Compared to Total in State
1977	2,902	1,747	7,501,253	5,808,487	77.4%	47,984	6.0%
1978	3,028	1,713	11,219,210	8,205,480	73.1%	51,476	5.9%
1979	4,480	2,347	13,586,869	10,846,315	79.8%	51,347	8.7%
1980	4,675	1,582	15,367,980	15,013,893	97.7%	40,059	11.5%
1981	4,221	1,551	16,375,892	11,988,861	73.2%	40,831	10.3%
1982	3,301	1,414	9,687,948*	Unknown	-0-	40,967	8.1%

* Estimated as of December 31, 1982

Kansas Fair Plan

Kansas FAIR Plan (Fair Access to Insurance Requirements) operates under K.S.A. 40-2101 and Insurance Department Regulation 40-3-33. The purpose of the Plan is to provide fire, extended coverage, vandalism and malicious mischief insurance for qualified applicants unable to obtain this kind of insurance in

the normal market, and to provide an all-industry placement facility which will provide for an equitable distribution and placement of risks among all insureds. The nine members of the governing committee were appointed by the commissioner. The following table reflects a comparison of the years 1977 through 1982.

Year	No. of Policies in Force (New & Renewal)	No. of New Applications Received	Premium Written	No. of Losses Reported	Amount of Losses Paid	Loss Ratio Paid/ Written	Insurance in Force
1977	8,189	5,003	1,685,897	357	903,234	53.6%	112,497,880
1978	10,230	4,311	1,905,390	493	1,098,813	57.7%	129,579,262
1979	10,512	3,824	1,952,773	621	1,370,425	70.2%	115,240,261
1980	10,759	3,440	1,911,096	843	1,629,231	85.3%	147,959,997
1981	10,899	3,745	1,970,566	767	1,503,668	76.3%	163,639,786
1982	10,357	4,305	1,819,000	1,785	2,444,000	134.4%	171,444,000

The Kansas Automobile Insurance Plan

The Kansas Automobile Insurance Plan operates under authority of K.S.A. 40-2102. The Plan provides automobile liability insurance and automobile physical damage insurance for qualified applicants unable to procure this kind of insurance in the normal market. There are nine members in the Governing Board representing the insurance companies, insurance agents and general public, all appointed by the Commissioner of Insurance.

The Kansas Automobile Insurance Plan has provided the following information:

Year	Number of Private Passenger Vehicles Insured	New Applications Assigned	Percent of Private Passenger Vehicles in the Plan to the Total Registered Private Passenger Vehicles in the State
1978	58,282	29,669	4.35%
1979	63,404	30,802	4.67%
1980	61,914	33,233	4.49%
1981	51,142	26,135	3.71%
1982	42,309*	19,952*	3.06%

* The figures contained herein are for the year ending June 30, 1982.

Kansas Automobile Assigned Claims Plan

The Kansas Automobile Assigned Claims Plan operates under authority of K.S.A. 40-3116. The Plan is designed to provide personal injury protection benefits for certain qualified persons who suffer injury in this state pursuant to the Kansas Automobile Injury Reparations Act. The Plan has provided the following information relative to its claims activity:

Year	Claim Cost	No. of Claims
1976	$ 4,301.29	18
1977	21,711.39	26
1978	31,457.94	26
1979	17,218.64	23
1980	42,418.75	21
1981	49,924.81	15
1982	20,225.73	18

Self-Insurers (No-Fault Law)

A total of fifteen (15) firms qualified as self-insurers under the Kansas Automobile Injury Reparations Act in 1982. To qualify for a Certificate of Self-Insurance, a comprehensive review of the financial condition of the individual or corporation is required. In addition, the applicant must submit other supporting information relative to claim handling procedures and must submit monthly report forms outlining claim activity. K.S.A. 40-3104(*d*) also requires that more than 25 vehicles be owned and registered in the State of Kansas. The self-insurers reported a total of 457 claims incurred during 1982 and total claim payments of $190,049.29.

Medical Malpractice Insurance

The Kansas Health Care Provider Insurance Availability Act, which became effective on July 1, 1976, continues to provide an effective solution to the availability problems encountered prior to the implementation of this act. Under the provisions of the Act, the Health Care Stabilization Fund and the Health Care Provider Insurance Availability Plan were established. On December 31, 1982, the Health Care Stabilization Fund, administered by the Commissioner, had a balance of $11,640,296. As required by the Act, the Fund provides unlimited excess professional liability coverage for Kansas health care providers complying with the basic coverage insurance requirement. The Health Care Provider Insurance Availability Plan is the professional liability insurance availability mechanism for health care providers unable to obtain the required basic coverage from normal insurance markets. The Health Care Provider Insurance Availability Plan, through its servicing carrier, The Western Casualty and Surety Company of Fort Scott, Kansas, issued approximately 600 policies during Fiscal year 1982. From Fiscal year 1977 through Fiscal year 1981, the Plan transferred to the HCSF a total of $1,457,262 in "Profits". In Fiscal year 1982, the

Plan experienced an operating deficit of $1,063,015, which was transferred to the Plan from the HCSF.

Other provisions of the Health Care Provider Insurance Availability Act permit health care providers to comply with the basic coverage requirements by becoming authorized self-insurers for $100,000/$300,000 professional liability losses. During 1982, three Kansas hospital facilities qualified for self-insurance authorization.

Products Liability Insurance

Statutory product liability statistics and closed claim reporting requirements, as set forth in K.S.A. 40-1130, continue to create special workload requirements in soliciting, reviewing, correcting and processing the required reporting forms from insurance companies. In 1982, approximately 738 closed claims reports were received along with the required product liability statistical reports from 185 companies.

Professional Liability Insurance

In addition to the collection and compilation of product liability closed claims, the Professional Liability Section also receives closed claims reports on various types of health care providers, engineers, architects, land surveyors, attorneys and certified public accountants. A report of Medical Malpractice Closed Claims reveals 335 claims were closed in calendar year 1982.

Automobile Clubs

A total of 17 Automobile Clubs were licensed by this division in 1982 pursuant to Chapter 25 of Article 40 of the Insurance Code.

Premium Finance Companies

A total of 14 Premium Finance companies were licensed by this division in 1982 pursuant to Chapter 26 of Article 40 of the Insurance Code. This represents a decrease of one company during the year 1982. Specifically, two (2) companies ceased doing business and one (1) company was admitted during 1982.

Certificates of Authority

All Certificates of Authority for Fire and Casualty companies are prepared in this division. A total of 574 companies were licensed by this division to transact the business of insurance in

Kansas as of December 31, 1982. Many amendments to the Certificates of Authority were also processed in the Division during the year.

Following are the corporate changes finalized in 1982:

Admissions	26
Cancellations	6
Name Changes	3
Mergers	3

(The above does not include Premium Finance Companies, Automobile Clubs, or Rating Organizations.)

Admissions

The final administrative details of admitting a Fire and Casualty company are handled in this division. A total of 26 Fire and Casualty companies were admitted during 1982.

Rate Filings

The year 1982 was also an active year for the submission of rate filings involving rate increases and decreases. A total of 6,212 rate filings was received in the division during 1982. This represents an increase in number from 1981. The following is an analysis of the premium effect of all rate filings approved in the three major sections of this division during 1982:

Section	Premium Effect
Automobile	+$24,940,592
Fire	+4,422,100
Commercial Multi-Peril & Casualty	—4,922,285
TOTAL	+$24,779,925

In addition to the rate filings mentioned above, this division also reviewed 33 filings relating to fire insurance grading of cities and towns in Kansas. The proposals were submitted by the Insurance Services Office which is the only rating organization grading cities and towns in Kansas for the purpose of establishing the base fire insurance rate. Seven (7) cities received no change in their classification. Twenty (20) cities received a lower (more favorable) classification as follows:

Classification Changes	Number of Cities Affected
Changed from class 10 to class 9	3
Changed from class 10 to class 8-9-10	2
Changed from class 10 to class 8	2
Changed from class 10 to class 7	1
Changed from class 9 to class 8	2
Changed from class 9 to class 7	1
Changed from class 9 to class 5	4
Changed from class 8 to class 7	1

Classification Changes	Number of Cities Affected
Changed from class 7 to class 6	1
Changed from class 7 to class 5	1
Changed from class 7 to class 4	1
Changed from class 6 to class 5	1

Complaints and Inquiries

Personnel of this division handled many consumer inquiries and complaints either directly or upon referral from the Consumer Assistance Division. In 1982, the division handled numerous complaints directly from the consumer. The inquiries referred to this division totaled 366 in 1982.

Market Conduct Review

During 1982, this Division performed market conduct reviews involving thirty-two (32) insurance companies. Reviews for seventeen (17) of these companies were completed and placed on file as public documents; therefore, the reviews for the remaining fifteen (15) companies are either pending or are in process. In addition, a follow-up market conduct review has been performed on seven (7) insurance companies.

The market conduct reviews involved many areas within the field of insurance. The areas reviewed for each company depended upon the concerns of the department and the writings of the company.

The areas monitored were:

1. Advertising Material and Practices
2. Underwriting Practices
3. Rating Practices
4. Redlining
5. Refunding Practices
   a. Reviewed to determine that the amount of refund was correct.
   b. Reviewed to determine that the refund was processed in a timely manner.
6. Cancellations and Nonrenewals
   a. Reviewed to determine that appropriate reasons for action taken was in compliance with the statutes.
   b. Reviewed to determine that reasons were given pursuant to statute.
   c. Reviewed to determine that the proper amount of time was given.

HOSPITAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1982

ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	NET PREMIUMS WRITTEN	TOTAL INCOME	CLAIMS PAID	TOTAL DISBURSEMENTS	ADMITTED ASSETS	SURPLUS OF ADMITTED ASSETS OVER REPORTED LIABILITIES	LIABILITIES	----KANSAS---- NET PREMIUMS WRITTEN	----KANSAS---- CLAIMS PAID
Blue Cross of Kansas ..	224,287	228,675	212,469	223,542	62,069	11,702	50,368	224,287	212,469
TOTAL	224,287	228,675	212,469	223,542	62,069	11,702	50,368	224,287	212,469

NON-PROFIT MEDICAL and HOSPITAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1982

ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	NET PREMIUMS WRITTEN	TOTAL INCOME	CLAIMS PAID	TOTAL DISBURSEMENTS	ADMITTED ASSETS	SURPLUS OF ADMITTED ASSETS OVER REPORTED LIABILITIES	LIABILITIES	----KANSAS---- NET PREMIUMS WRITTEN	----KANSAS---- CLAIMS PAID
Blue Cross & Blue Shield of Kansas City	233,349	237,790	215,773	236,625	64,291	7,137	57,154	46,140	46,189
TOTAL	233,349	237,790	215,773	236,625	64,291	7,137	57,154	46,140	46,189

MEDICAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1982

ALL AMOUNTS IN THOUSANDS OF DOLLARS

----KANSAS----

COMPANY NAME	NET PREMIUMS WRITTEN	TOTAL INCOME	CLAIMS PAID	TOTAL DISBURSEMENTS	ADMITTED ASSETS	SURPLUS OF ADMITTED ASSETS OVER REPORTED LIABILITIES	LIABILITIES	NET PREMIUMS WRITTEN	CLAIMS PAID
Kansas Blue Shield	164,483	168,842	135,690	157,973	60,648	10,610	50,038	164,483	135,690
Delta Dental Plan of Kansas	3,183	209	2,730	3,274	654	238	416	3,183	2,730
TOTALS	167,666	169,051	138,420	161,247	61,302	10,848	50,454	167,666	138,420

HEALTH MAINTENANCE ORGANIZATIONS AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1982

ALL AMOUNTS IN THOUSANDS OF DOLLARS EXCEPT WHERE INDICATED

----KANSAS----

COMPANY NAME	NET EARNED SUBSCRIP-TIONS	TOTAL INCOME	COSTS OF HOSPITAL & MEDICAL BENEFITS	TOTAL DISBURSEMENTS	ADMITTED ASSETS	SURPLUS OF ADMITTED ASSETS OVER REPORTED LIABILITIES	LIABILITIES	NET EARNED SUBSCRIP-TIONS	COSTS OF HOSPITAL & MEDICAL BENEFITS
Community Group Health Plan d/b/a Prime Health	23,728	25,427	22,774	24,907	8,292	3,152–	11,443	3,927	3,872
Health Care Plus	1,724	1,789	1,689	2,376	915	543–	1,459	1,724	1,689
Family Health Plan ...	328	353	252	445	183	64–	247	328	252
Med Plan	0	0	0	706*	192*	11–	11–	0	0
TOTAL HEALTH CARE	4,289	4,313	4,599	6,084	2,299	1,771–	2,291	708	675
TOTALS	30,069	31,882	29,314	33,813	11,689	5,541–	15,429	6,687	6,488

* Whole dollars

d. Reviewed to determine that the proper forms were used.

7. Forms, Rules and Rates
   a. Reviewed to determine that said material was on file with our department.
   b. Reviewed to determine proper use.
8. Complaint Register
9. Adverse Underwriting
   a. Reviewed for compliance with K.S.A. 40-2404.
   b. Reviewed for proper reasons.
   c. Reviewed to determine that reasons were given in a timely manner.
10. Compliance with Other Statutes and Regulations.

The selection of the companies and areas reviewed were based upon the following:

1. The degree of competition in the market place.
2. Complaints, inquiries and/or problems received.
3. New company.
4. New product for company.
5. Complaint ratio.
6. Top automobile and homeowners written.
7. Top commercial multi-peril writers.

Reports concerning a market conduct review for the following companies were filed in 1982:

Company	Date Filed
1. American National Fire Insurance Company	4/12/82
2. Great American Insurance Company	4/12/82
3. Granite State Insurance Company	8/18/82
4. New Hampshire Insurance Company	8/18/82
5. Insurance Company of North America	8/23/82
6. Pacific Employers Insurance Company	8/23/82
7. Bremen Farmers Mutual	9/1/82
8. Great Plains Mutual Insurance Company	9/1/82
9. Kansas Mutual Insurance Company	9/1/82
10. Columbian National Title Insurance Company	9/24/82
11. Home Insurance Company	9/24/82
12. West General Insurance Company, Inc.	10/19/82
13. Farm Bureau Mutual Insurance Company	10/25/82
14. Midwest Fire & Casualty (Mutual)	10/25/82
15. Farmers Mutual Insurance Company of Barton County	12/9/82
16. National Council on Compensation Insurance	12/9/82

17. Upland Mutual Insurance Company 12/9/82

Reports concerning a market conduct review for the following companies are either pending or are in process:

1. American Family Mutural Insurance Company
2. American Guarantee and Liability Insurance Company
3. American States Insurance Company
4. Charter Oak Fire Insurance Company
5. Continental Casualty Insurance Company
6. Continental Insurance Company
7. Farmers Alliance Mutual Insurance Company
8. Fair Plan
9. Kansas Fire & Casualty Insurance Company
10. Prudential Property & Casualty Insurance Company
11. State Automobile and Casualty Underwriters
12. Travelers Indemnity Company
13. United States Fidelity and Guaranty Company
14. United States Fire Insurance Company
15. Zurich Insurance Company

Market Conduct (Follow-Up) Reviews were conducted on the following companies:

1. American Employers Insurance Company
2. American and Foreign Insurance Company
3. American National Fire Insurance Company
4. Commercial Union Insurance Company
5. Great American Insurance Company
6. Hartford Accident & Indemnity Company
7. Hartford Fire Insurance Company
8. Patrons Mutual Insurance Company
9. Royal Insurance Company of America

TABLE 4
KANSAS STOCK FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL	SURPLUS	NET INCOME
ALLIANCE INSURANCE COMPANY, INC.	KS	8076	4650	1300	2126	65-
CENTRAL PLAINS INSURANCE COMPANY, INC.	KS	13563	2183	650	10730	402
CENTRAL STATES INSURANCE COMPANY, INC.	KS	2325	569	500	1256	508
CIMARRON INSURANCE COMPANY, INC.	KS	24202	18325	1250	4627	451
COLUMBIAN NATIONAL TITLE INSURANCE CO	KS	1895	485	300	1110	20-
FARMERS INSURANCE COMPANY, INC.	KS	8810	2073	1000	5737	450
INSURED TITLES, INC.	KS	1043	368	305	372	3
KANSAS BANKERS SURETY COMPANY	KS	3811	1169	402	2239	566
KANSAS FIRE AND CASUALTY COMPANY	KS	13239	6918	1000	5321	1049
KFB INSURANCE COMPANY, INC.	KS	3626	2228	500	898	318
PLAINS INSURANCE COMPANY	KS	17881	14735	1250	1896	3216-
TOWN & COUNTRY F & C INS. CO., INC.	KS	2049	1118	503	429	88-
TRAVEL AIR INSURANCE COMPANY - KANSAS	KS	4018	1219	600	2198	479
TRINITY UNIVERSAL INS. CO. OF KANSAS	KS	3732	0	1265	2467	217
WEST GENERAL INSURANCE COMPANY	KS	1516	383	600	533	8
WESTERN CASUALTY & SURETY COMPANY	KS	542986	318475	5000	219511	14621
WESTERN FIRE INSURANCE COMPANY	KS	300359	165500	5000	129860	8180
WESTERN INDEMNITY COMPANY, INC.	KS	8262	1245	2000	5018	853
TOTALS		961393	541640	23426	396327	24716

TABLE 5
KANSAS MUTUAL FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
BREMEN FARMERS MUTUAL INSURANCE CO.	KS	6322	2387	3934	59
CONSOLIDATED FARMERS MUTUAL INS CO.INC.	KS	2163	982	1181	120-
FARM BUREAU MUTUAL INSURANCE CO. INC	KS	92550	49210	43340	3035
FARMERS ALLIANCE MUTUAL INSURANCE CO.	KS	66044	44434	21610	1577-
GREAT PLAINS MUTUAL INS. CO.. INC.	KS	5172	792	4379	100
KANSAS MUTUAL INSURANCE COMPANY	KS	3048	1388	1660	130-
MARYSVILLE MUTUAL INSURANCE COMPANY	KS	6174	2319	3856	150-
MIDWEST FIRE & CASUALTY COMPANY - MUTUAL	KS	2012	1378	634	382-
PATRONS MUTUAL INSURANCE ASSOC.	KS	5924	4017	1907	334-
SWEDISH AM. MUTUAL INS. CO.. INC.	KS	1059	473	586	176-
UPLAND MUTUAL INSURANCE. INC.	KS	5893	2364	3529	261
TOTALS		196361	109744	86617	586

TABLE 6
KANSAS MUTUAL HAIL INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
FARMERS HAIL INSURANCE COMPANY	KS	81	6	75	10
MCPHERSON HAIL INSURANCE COMPANY	KS	617	46	570	16
WHEAT GROWERS MUTUAL HAIL INS. CO.	KS	6336	30	6306	0
WHEAT STATE MUTUAL INS. CO., INC.	KS	23	0	23	3
TOTALS		7057	82	6974	29

TABLE 7
KANSAS MUTUAL FIRE INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
FARMERS MUTUAL INS CO OF BARTON COUNTY	KS	2231	271	1960	72-
TOTALS		2231	271	1960	72-

TABLE 8
KANSAS RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
ARMED FORCES INSURANCE EXCHANGE	KS	2150	227	1923	33-
TOTALS		2150	227	1923	33-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AETNA CASUALTY AND SURETY CO OF IL	IL	1053805	862899	3000	187906	28117
AETNA CASUALTY AND SURETY COMPANY	CT	7351937	5996968	25000	1329970	183267
AETNA FIRE UNDERWRITERS INSURANCE CO.	CT	11685	66	2500	9119	704
AETNA INSURANCE COMPANY	CT	3434381	2993437	10000	430943	34790
AETNA REINSURANCE COMPANY	DE	109322	71691	5000	32631	5155
AFFILIATED FM INSURANCE COMPANY	RI	124428	81117	8750	34561	7635
AG SECURITY INSURANCE COMPANY	OK	5775	4147	550	1078	15
AGRICULTURAL INSURANCE COMPANY	SD	5220	1024	2355	1841	367
AIU INSURANCE COMPANY	NY	209442	183154	8000	18287	4726
ALEXANDER HAMILTON INSURANCE CO. OF AM.	IL	12159	3481	1000	7679	978
ALL AMERICA INSURANCE COMPANY	OH	35221	26020	2400	6800	10-
ALLIANZ INSURANCE COMPANY	CA	150803	121528	10000	19275	2700-
ALLIED FIDELITY INSURANCE COMPANY	IN	24443	15260	2400	6784	399
ALLSTATE INDEMNITY COMPANY	IL	38065	22535	2400	13130	1960
ALLSTATE INSURANCE COMPANY	IL	9658198	6836030	3000	2819168	427634
AMCO INSURANCE COMPANY	IA	41156	28541	1300	11315	1403
AMERICAN AGRICULTURAL INSURANCE CO.	IN	149987	93857	2366	53764	7688
AMERICAN AND FOREIGN INSURANCE COMPANY	DE	152101	127331	2600	22170	726
AMERICAN AUTOMOBILE INS CO OF ILLINOIS	IL	11106	2977	2350	5779	469
AMERICAN AUTOMOBILE INSURANCE CO.	MO	466470	355473	3500	107498	24163
AMERICAN BANKERS INS. CO. OF FLORIDA	FL	153336	117976	5083	30278	6853
AMERICAN BONDING COMPANY	NE	3976	1453	1000	1523	39-
AMERICAN CASUALTY CO. OF READING, PENN.	PA	335680	284411	2350	48919	11241-
AMERICAN CENTENNIAL INSURANCE COMPANY	DE	324342	204816	3000	116526	3365
AMERICAN CONTINENTAL INSURANCE CO.	MO	34506	21428	2350	10728	494
AMERICAN CREDIT INDEMNITY CO. OF NY	NY	80315	29100	1500	49715	4133
AMERICAN DRUGGISTS INSURANCE COMPANY	OH	82919	43517	4350	35052	4252-
AMERICAN ECONOMY INSURANCE COMPANY	IN	284450	181657	2500	100294	10588
AMERICAN EMPLOYERS INSURANCE COMPANY	MA	451496	355513	2500	93483	7985-
AMERICAN FIDELITY FIRE INSURANCE CO.	NY	28698	24707	2500	1491	3204-
AMERICAN FIDELITY INSURANCE COMPANY	OK	23980	14896	2000	7084	1366
AMERICAN FIRE & CASUALTY COMPANY	FL	53903	38977	2637	12289	537-
AMERICAN FIRE & INDEMNITY COMPANY	TX	13440	7676	1500	4264	216
AMERICAN GUARANTEE & LIAB. INS. CO.	NY	110590	87631	2350	20609	539-
AMERICAN HOME ASSURANCE COMPANY	NY	1132041	882526	4238	245277	28274
AMERICAN INDEMNITY COMPANY	TX	102101	71388	4000	26713	1814
AMERICAN INSURANCE COMPANY	NJ	991172	778870	10502	201801	49970
AMERICAN INTEGRITY INSURANCE CO.	PA	5080	2609	500	1972	288
AMERICAN LIVE STOCK INSURANCE CO.	IL	16943	9088	400	5855	1573
AMERICAN MODERN HOME INSURANCE CO.	OH	53436	32396	2500	18540	390
AMERICAN MORTGAGE INSURANCE COMPANY	NC	103775	79874	2000	21901	3036

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AMERICAN MOTORISTS INSURANCE COMPANY	IL	964510	806672	6450	151388	3422
AMERICAN NATIONAL FIRE INSURANCE CO.	NY	43028	30750	2350	9928	1578
AMERICAN NATIONAL GENERAL INSURANCE CO.	MO	4326	333	1700	2293	290
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	63402	22604	2500	38298	1347
AMERICAN OVERSEAS REINSURANCE CO	PA	35022	15677	2500	16846	1005
AMERICAN POLICYHOLDERS INSURANCE CO.	MA	34424	27421	2550	4453	86-
AMERICAN PREFERRED INSURANCE COMPANY	IN	34768	10191	1250	23327	1651
AMERICAN PROTECTION INSURANCE CO.	IL	8702	4138	2400	2164	343
AMERICAN RE-INSURANCE COMPANY	DE	1440926	1147119	8236	285571	36390
AMERICAN ROAD INSURANCE COMPANY	MI	193252	89220	3000	101032	21537
AMERICAN SECURITY INSURANCE COMPANY	GA	131735	64503	2000	63231	2222
AMERICAN STANDARD INS. CO. OF WISC.	WI	67754	6867	2500	58387	12432
AMERICAN STATES INSURANCE COMPANY	IN	762980	506576	2469	253935	28942
AMERICAN STATES INSURANCE COMPANY OF TX	TX	6683	62	2500	4121	417
AMERICAN TITLE INSURANCE COMPANY	FL	38461	29030	1534	7898	768-
AMERICAN UNION INS. CO. OF NEW YORK	NY	115052	81262	1500	32290	3466
AMERICAN UNIVERSAL INSURANCE COMPANY	RI	262865	225172	4000	33692	9077
ARGONAUT INSURANCE COMPANY	CA	1216929	934865	2934	279131	4575
ARGONAUT-MIDWEST INSURANCE COMPANY	IL	93981	60385	2400	31196	956-
ARKWRIGHT-BOSTON INSURANCE COMPANY	MA	73026	35531	2350	35145	4558
ASPEN INDEMNITY CORPORATION	CO	6761	3668	1250	1843	343
ASSOCIATED INDEMNITY CORP.	CA	107385	75497	2350	29538	7286
ASSURANCE COMPANY OF AMERICA	NY	9842	188	2350	7304	635
ATLANTA INTERNATIONAL INSURANCE CO.	NY	59564	44523	2561	12481	90
ATLANTIC INSURANCE COMPANY	TX	17804	9339	2000	6465	1025-
ATLAS ASSURANCE CO OF AMERICA	NY	32648	15395	2500	14753	1948
AUTOMOBILE CLUB INSURANCE COMPANY	OH	37853	20759	2504	14590	2141
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	CT	66893	32274	2250	32369	1885
AVEMCO INSURANCE COMPANY	MD	53148	35889	2002	15431	4330
BALBOA INSURANCE COMPANY	CA	173984	97668	2350	73967	10497
BANKERS & SHIPPERS INS. CO. OF NY	NY	26401	16751	2350	7300	305-
BANKERS MULTIPLE LINE INSURANCE CO.	IA	69635	42251	2772	24613	568-
BANKERS STANDARD INSURANCE COMPANY	FL	76379	56658	2500	17221	564
BCS INSURANCE COMPANY	OH	39630	17765	1200	20655	4088
BELLEFONTE UNDERWRITERS INSURANCE CO	DE	15887	11180	2500	2208	583
BIRMINGHAM FIRE INSURANCE CO. OF PA.	PA	145771	119755	2500	23515	3088
BITUMINOUS CASUALTY CORPORATION	IL	394369	314249	8000	72120	13932
BITUMINOUS FIRE & MARINE INS. CO.	IL	21779	4817	2500	14463	3529
BLC INSURANCE COMPANY	IA	159395	136822	2350	20222	1831
BLUE RIDGE INSURANCE COMPANY	MD	8844	1168	1600	6076	1015

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
BOSTON OLD COLONY INSURANCE CO.	MA	69477	60245	2400	6832	5090-
BUCKEYE UNION INSURANCE COMPANY	OH	947285	742127	5000	200159	5351-
CALVERT INSURANCE COMPANY	PA	11249	3307	2500	7942	542
CAMDEN FIRE INSURANCE ASSOCIATION	NJ	282560	142061	2500	138000	218-
CANAL INSURANCE COMPANY	SC	61315	37509	3000	20806	2274
CAROLINA CASUALTY INSURANCE CO.	FL	41023	30499	1580	8944	466
CARRIERS INSURANCE COMPANY	IA	54213	43686	2440	8087	7268-
CAVALIER INSURANCE CORPORATION	MD	34685	9212	4800	20673	6904-
CENTENNIAL INSURANCE COMPANY	NY	155045	115983	3000	36063	319
CENTRAL NATIONAL INS. CO. OF OMAHA	NE	152867	70454	12000	70413	5653
CENTURION CASUALTY COMPANY	IA	9036	3655	1000	4381	1793
CENTURY INDEMNITY COMPANY	CT	9682	169	2500	7012	507
CHARTER AMERICAN INSURANCE COMPANY	AR	6189	1842	1400	2947	1392
CHARTER OAK FIRE INSURANCE COMPANY	CT	285776	233858	3000	48917	2019
CHICAGO INSURANCE COMPANY	IL	50733	35869	3000	11864	416
CHICAGO TITLE INSURANCE COMPANY	MO	126899	92850	2000	32050	8695-
CHRISTIANIA GEN INS CORP OF NEW YORK	NY	54509	32668	2500	19341	518-
CHRYSLER INSURANCE COMPANY	MI	53527	10643	1500	41384	9384
CIM INSURANCE CORPORATION	NY	29922	9184	2500	18237	2992
CITY INSURANCE COMPANY	NJ	48193	31469	3000	13724	737
COLOGNE REINSURANCE COMPANY OF AMERICA	CT	34090	22207	2500	9384	517
COLONIAL PENN FRANKLIN INSURANCE CO.	PA	50840	12870	2500	35470	1998
COLONIAL PENN INSURANCE COMPANY	PA	458263	358950	2500	96813	12692
COMCO INSURANCE COMPANY	TX	21548	15551	1250	4747	581-
COMMERCE AND INDUSTRY INSURANCE COMPANY	NY	298090	239646	2358	54086	6062
COMMERCIAL CREDIT MORTGAGE INSURANCE CO.	MD	13463	5647	5000	2815	25
COMMERCIAL INS. CO. OF NEWARK, N.J.	NJ	232003	175650	3000	53352	585-
COMMERCIAL LOAN INSURANCE CORP.	WI	41320	23585	2000	15736	2536
COMMERCIAL MORTGAGE INSURANCE, INC.	WI	8000	2551	1035	4415	453
COMMERCIAL STANDARD INSURANCE CO.	TX	21540	17667	1250	2623	1373-
COMMERCIAL UNION CUSTOM INSURANCE CO	DE	5827	1	2500	3325	612
COMMERCIAL UNION INSURANCE COMPANY	MA	1464331	1182156	6000	276175	60459-
COMMERCIAL UNION REINSURANCE COMPANY	DE	99487	59763	2500	37224	6702
COMMONWEALTH LAND TITLE INSURANCE CO	PA	81929	50470	1374	30084	632
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	PA	31038	8358	2000	20681	548-
CONNECTICUT INDEMNITY COMPANY	CT	47480	30847	2500	14133	168-
CONSOLIDATED AMERICAN INSURANCE CO.	SC	43258	27717	2000	13541	1520-
CONSTELLATION REINSURANCE COMPANY	NY	135174	99222	2350	33602	1866
CONSTITUTION REINSURANCE CORPORATION	NY	209407	159193	2350	47774	7661-
CONTINENTAL CASUALTY COMPANY	IL	3604145	2613396	39283	951466	36923

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
CONTINENTAL INSURANCE COMPANY	NH	1261502	1023512	53566	184423	184
CONTINENTAL WESTERN INSURANCE CO.	IA	112601	83679	1378	27543	3167
CORNHUSKERS CASUALTY COMPANY	NE	59419	15000	1250	43169	4663
CRITERION INSURANCE COMPANY	DC	128121	84768	1500	41853	3998
CRUSADER INSURANCE COMPANY	NH	6418	1874	2400	2144	13
CUMIS INSURANCE SOCIETY, INC.	WI	119651	91577	5831	22242	415-
DAIRYLAND INSURANCE COMPANY	WI	340637	238731	1398	100507	6711
DEPENDABLE INSURANCE COMPANY INC	FL	44265	28302	2350	13613	2704
EAGLE STAR INSURANCE COMPANY OF AMERICA	NY	74821	46935	2665	25221	1268
EARLY AMERICAN INSURANCE COMPANY	AL	42813	33108	2000	7704	1051
ECONOMY FIRE & CASUALTY COMPANY	IL	285251	203268	1250	80733	9762
ECONOMY PREFERRED INSURANCE COMPANY	IL	3740	20	2000	1720	238
ELECTRIC INSURANCE COMPANY	MA	43845	24630	2500	16715	2996
EMC REINSURANCE COMPANY	IA	15365	8473	2500	4392	1462
EMCASCO INSURANCE COMPANY	IA	33028	23546	2500	6982	206-
ENMCO INSURANCE COMPANY	IN	45957	27379	1600	16978	9238
EMPIRE CASUALTY COMPANY	CO	9022	6162	959	1902	470
EMPIRE FIRE & MARINE INSURANCE CO.	NE	122745	102047	2907	17790	4869-
EMPLOYERS CASUALTY COMPANY	TX	474271	333507	12600	128163	21053
EMPLOYERS FIRE INSURANCE COMPANY	MA	200929	157603	2500	40865	1911-
EMPLOYERS NATIONAL INSURANCE COMPANY	DE	34019	28341	1250	4428	758
EMPLOYERS REINSURANCE CORPORATION	MO	1488030	1129653	5000	353377	91420
ENTERPRISE INSURANCE COMPANY	CA	54898	32672	2400	19826	3631
EXCALIBUR INSURANCE COMPANY	MN	35721	28256	2500	4965	492-
EXCEL INSURANCE COMPANY	IN	7460	162	1600	5898	1369
FARM & CITY INSURANCE COMPANY	IA	9332	4339	300	4694	845
FARMERS AND MERCHANTS INSURANCE COMPANY	OK	16649	7257	1000	8392	375
FARMLAND INSURANCE COMPANY	IA	9268	6040	1075	2153	597
FEDERAL INSURANCE COMPANY	NJ	1497193	1130646	13987	352561	17133
FEDERAL KEMPER INSURANCE COMPANY	IL	121204	92682	3200	25322	3461
FEDERATED RURAL ELECTRIC INS. CORP.	WI	25943	20434	2976	2533	776
FIDELITY & GUARANTY INS. UNDERWRITERS	OH	38549	230	2350	35969	1956
FIDELITY & GUARANTY INSURANCE CO.	IA	8037	58	2400	5578	515
FIDELITY AND CASUALTY CO OF NEW YORK	NH	399798	317965	10000	71833	819
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	MD	234284	119321	5000	109963	13902
FIDELITY NATIONAL TITLE INSURANCE CO	AZ	7787	3558	1000	3229	526-
FIRE & CASUALTY INS. CO. OF CONNECTICUT	CT	18277	10550	2500	5227	160-
FIREMAN'S FUND INS CO OF WISCONSIN	WI	5131	834	2352	1946	264
FIREMAN'S FUND INSURANCE COMPANY	CA	3831909	2929060	3015	899835	184635
FIREMENS INS. CO. OF NEWARK, N.J.	NJ	1258695	968203	15000	275492	14719

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FIRST AMERICAN TITLE INS CO OF MID-AMERI	MO	16733	9806	1271	5656	550-
FIRST AMERICAN TITLE INS CO OF NEW YORK	NY	7832	2795	1000	4037	433
FIRST EXCESS AND REINSURANCE CORPORATION	MO	20811	9213	1600	9999	1144
FIRST INTERNATIONAL REINSURANCE CO.	DE	10143	132	4000	6011	45
FIRST NATIONAL INS. CO. OF AMERICA	WA	71772	41398	2500	27874	8572
FIRST OF GEORGIA INSURANCE COMPANY	GA	56035	35821	1800	18414	1833
FIRST REINSURANCE COMPANY OF HARTFORD	CT	8331	3822	1500	3008	488
FOREMOST GUARANTY CORPORATION	MI	35325	18606	3000	13720	59-
FOREMOST INSURANCE COMPANY	MI	338680	253459	4800	80421	5157-
FORUM INSURANCE COMPANY	RI	48074	25900	3000	19175	5576
GAMUT INDEMNITY COMPANY	OK	6347	2212	2350	1785	96-
GEICO GENERAL INSURANCE COMPANY	IA	9679	4708	1719	3254	3487-
GENERAL ACCIDENT INS. CO. OF AMERICA	PA	1294626	903735	4000	386891	30690
GENERAL CASUALTY CO. OF WISCONSIN	WI	172189	122065	1500	48623	10656
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	OH	28395	4032	2500	21863	592
GENERAL INSURANCE CO OF AMERICA	WA	528505	372918	2500	153089	31094
GENERAL REINSURANCE CORPORATION	WA	3220814	2478296	11000	731518	31094
GENERAL SECURITY ASSURANCE CORP. OF NY	NY	31299	19824	2500	8975	174
GLENS FALLS INSURANCE COMPANY	DE	86558	71260	2400	12898	224-
GLOBE INDEMNITY COMPANY	DE	563338	439177	3900	120261	5557
GOVERNMENT EMPLOYEES INS. CO.	DC	1320904	921420	26106	373377	48717
GRANITE STATE INSURANCE COMPANY	NH	6419	48	2500	3871	416
GREAT AMERICAN INSURANCE COMPANY	OH	1488503	1062287	15441	410776	80595
GREAT CENTRAL INSURANCE COMPANY	IL	76700	43215	2350	31135	1439-
GREAT GLOBAL ASSURANCE COMPANY	AZ	4142	1534	1400	1208	130
GREAT NORTHERN INSURANCE COMPANY	MN	89601	69068	2500	18033	683
GREAT WEST CASUALTY COMPANY	NE	82242	61215	2000	19027	2452
GUARANTEE INSURANCE CO.	DE	81088	78542	2400	146	31026-
GUARANTY NATIONAL INSURANCE COMPANY	CO	138452	117426	2000	19027	8244-
GULF INSURANCE COMPANY	MO	229574	128392	5000	96182	2356-
HANOVER INSURANCE COMPANY	NH	759653	524950	6823	227880	1878-
HARCO NATIONAL INSURANCE COMPANY	NY	34733	21009	2400	11324	1952
HARTFORD ACCIDENT & INDEMNITY CO.	CT	3116196	2156906	40000	919290	87409
HARTFORD CASUALTY INSURANCE CO.	NJ	365216	278446	3000	83770	15360
HARTFORD FIRE INSURANCE COMPANY	CT	3564716	2148830	60360	1355526	149147
HARTFORD STEAM BOILER INSP. & INS. CO.	CT	292034	129825	18000	144209	15715
HAWKEYE SECURITY INSURANCE COMPANY	IA	85180	64629	1367	19184	5316-
HERITAGE INDEMNITY COMPANY	CA	3315	746	1250	1319	33
HIGHLANDS INSURANCE COMPANY	TX	555134	378645	4000	172489	30870
HOME AND AUTOMOBILE INSURANCE COMPANY	IL	34026	21219	2415	10391	2718-

TABLE 9
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
HOME INDEMNITY COMPANY	NH	420545	349784	2500	68261	16205
HOME INSURANCE COMPANY	NH	3375739	2731326	2400	642014	133290
HOME INSURANCE COMPANY OF INDIANA	IN	42259	31669	2000	8589	1987
HOME REINSURANCE COMPANY	NH	21408	269	2400	18739	1092
HORACE MANN INSURANCE COMPANY	FL	222195	177161	3582	41453	1625
HOUSTON GENERAL INSURANCE COMPANY	TX	74954	46746	4500	23708	1629
IGF INSURANCE COMPANY	IA	9778	5533	1658	2587	673
ILLINOIS NATIONAL INSURANCE COMPANY	IL	12434	5	1500	10929	1957
IMPERIAL CASUALTY & INDEMNITY CO.	NE	83090	51136	1550	30405	5714
INA REINSURANCE COMPANY	DE	738366	582645	8500	147221	10977
INA UNDERWRITERS INSURANCE COMPANY	CA	461482	350008	3000	108474	4163-
INDEMNITY INS. CO. OF NORTH AMERICA	NY	136532	103829	2950	29753	1827
INDUSTRIAL INDEMNITY COMPANY	CA	694821	596781	2350	95690	5867
INLAND INSURANCE COMPANY	NE	14584	3254	1250	10080	723
INSURANCE COMPANY OF NORTH AMERICA	PA	3580366	2845694	56786	677886	50865
INSURANCE COMPANY OF THE STATE OF PA	PA	297599	238964	2350	56285	6077
INSURANCE CORPORATION OF AMERICA	TX	38033	29412	1250	7371	2019
INTEGON INDEMNITY CORPORATION	NC	24510	18349	2350	3811	130
INTEGRITY INSURANCE COMPANY	NJ	79692	59317	3000	17374	2018
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	IL	34680	20751	3500	10429	872
INTERNATIONAL INSURANCE COMPANY	IL	196120	167542	2350	26227	3055
INTERNATIONAL SERVICE INSURANCE CO.	TX	58803	42754	2019	14030	2970-
INVESTORS MORTGAGE INSURANCE COMPANY	IL	113876	98512	2000	13364	3551
IOWA KEMPER INSURANCE COMPANY	IA	51024	38464	2000	10559	516
ITT LYNDON PROPERTY INSURANCE COMPANY	MO	41561	29901	2000	9660	3426
J.C. PENNEY CASUALTY INSURANCE CO.	OH	318926	155492	2539	160895	35023
JEFFERSON INSURANCE CO. OF NEW YORK	NY	72409	55890	3750	12769	518
JOHN ALDEN INSURANCE COMPANY	MN	5457	0	2500	2957	4604
JOHN DEERE INSURANCE COMPANY	IL	152092	100854	2350	48888	10707
KANSAS CITY FIRE & MARINE INS. CO.	MO	44547	35197	2400	6950	1282
KEMPER REINSURANCE COMPANY	IL	470887	362109	3350	105428	22560
KENTUCKY CENTRAL INSURANCE COMPANY	KY	9913	6754	1250	1909	27-
LANDMARK INSURANCE COMPANY	CA	24475	14476	2200	7798	1421
LAWYERS TITLE INSURANCE CORPORATION	VA	117640	73400	5312	38928	808
LIBERTY MORTGAGE INSURANCE CORPORATION	WI	25988	16790	1250	7948	1279
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	33556	26439	2350	4766	467
LINCOLN NATIONAL REINSURANCE COMPANY	IN	35649	8691	2350	24608	267-
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	113583	78073	2400	33110	381-
MARYLAND CASUALTY COMPANY	MD	1834586	1217255	3336	613995	90238
MASSACHUSETTS BAY INSURANCE COMPANY	MA	7005	48	2500	4457	349

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MASSACHUSETTS CASUALTY INSURANCE CO.	MA	61976	46733	1200	14043	2136
MEAD REINSURANCE CORPORATION	IL	53735	32843	2500	18392	1422
MEDICAL PROTECTIVE COMPANY	IN	494941	382783	1200	110958	29738
MERCANTILE & GEN REINS CO. OF AM.	NY	65309	38172	4000	23137	2623
MERITPLAN INSURANCE COMPANY	CA	10188	2685	2000	5503	695
METROPOLITAN GENERAL INSURANCE COMPANY	DE	4485	225	2350	1910	272
METROPOLITAN PROPERTY & LIABILITY INS CO	DE	1210989	1009928	3000	198061	6596
METROPOLITAN REINSURANCE COMPANY	DE	120341	70005	2500	47836	875-
MGIC INDEMNITY CORPORATION	WI	195362	126006	2000	67356	25430
MIC GENERAL INSURANCE CORPORATION	IN	17225	8049	2500	6676	1260
MIC PROPERTY AND CASUALTY INSURANCE CORP	MI	43353	29371	2500	11682	8501
MID-AMERICA PREFERRED INSURANCE CO.	MO	28699	18118	2760	7821	3580-
MID-CENTURY INSURANCE COMPANY	CA	29288	5664	2000	21625	1046
MID-CONTINENT CASUALTY COMPANY	OK	82709	57165	1500	24043	4449
MIDLAND INSURANCE COMPANY	NY	186205	132893	2500	50812	7026
MIDWESTERN INSURANCE COMPANY	OK	7012	4286	825	1901	122
MILLERS NATIONAL INSURANCE COMPANY	IL	26185	15897	1250	9038	777-
MINNEHOMA INSURANCE COMPANY	AZ	28774	12538	1550	14686	2716
MISSION INSURANCE COMPANY	CA	557947	338463	2400	217084	22804
MISSION NATIONAL INSURANCE COMPANY	CA	268247	155283	2500	110465	11004
MODERN SERVICE INSURANCE COMPANY	MN	11089	5976	1250	3863	637
MONARCH INSURANCE COMPANY OF OHIO	OH	86174	66343	3002	16829	9928-
MONY REINSURANCE CORPORATION	DE	131843	85042	2350	44451	6528
MORTGAGE GUARANTY INSURANCE CORP.	WI	873268	689649	1795	181824	13259
MOTOR CLUB OF AMERICA INSURANCE CO.	NJ	63508	52482	2425	8601	7219
MOTOR VEHICLE CASUALTY COMPANY	IL	25422	15870	2400	7152	535
MOTORS INSURANCE CORPORATION	NY	1155188	826842	1000	327346	62190
MUNICH AMERICAN REINSURANCE COMPANY	NY	322855	265796	7000	50059	5702
NATIONAL AMERICAN INSURANCE CO OF CA	CA	23712	15957	1000	6755	1666-
NATIONAL AMERICAN INSURANCE CO OF NY	NY	62014	42358	2400	17256	168-
NATIONAL AMERICAN INSURANCE COMPANY	NE	71731	45205	2400	24126	5945
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	NY	4025	2606	500	918	74-
NATIONAL BONDING & ACCIDENT INS. CO.	NY	7005	4228	1000	1778	684-
NATIONAL CASUALTY COMPANY	MI	132998	91437	2000	39561	3091
NATIONAL FARMERS UNION PROP. & CAS. CO.	UT	139782	101831	2500	35450	766
NATIONAL FARMERS UNION STANDARD INS. CO.	CO	9122	3318	1250	4554	708
NATIONAL FIRE INS. CO. OF HARTFORD	CT	780511	690517	5000	84994	11939-
NATIONAL GENERAL INSURANCE COMPANY	MO	45895	34639	8000	3256	2110-
NATIONAL INDEMNITY COMPANY	NE	668041	158462	5500	504079	10380
NATIONAL INVESTORS FIRE & CAS INS CO	AR	9042	3285	2350	3407	252

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NATIONAL PROPERTY OWNERS INSURANCE CO	TN	13195	6910	1250	5035	307-
NATIONAL REINSURANCE CORPORATION	DE	312490	240110	5000	67380	870
NATIONAL SURETY CORPORATION	IL	529196	399991	2350	126855	32611
NATIONAL UN. FIRE INS. CO. OF PITTS.,PA	PA	1184325	997833	4479	182014	25525
NATIONWIDE GENERAL INSURANCE COMPANY	OH	19672	13825	2500	3347	742-
NEW ENGLAND REINSURANCE CORPORATION	MA	207227	170111	3000	34117	6929
NEW HAMPSHIRE INSURANCE COMPANY	NH	962680	708013	5325	249342	15459
NEW YORK UNDERWRITERS INS. CO.	NY	257021	185404	3000	68617	11627
NEWARK INSURANCE COMPANY	NJ	132180	109137	2500	20543	536
NIAGARA FIRE INSURANCE COMPANY	DE	90943	70962	10000	10021	1915-
NORTH AMERICAN CO. FOR PROP & CAS INS.	NY	68736	42405	4000	22331	2312
NORTH AMERICAN REINSURANCE CORP.	NY	883198	758955	6000	118244	16694
NORTH RIVER INSURANCE COMPANY	NJ	732573	599112	2350	131111	17506
NORTH STAR REINSURANCE CORPORATION	DE	204541	155096	3000	46446	2451
NORTHBROOK INDEMNITY COMPANY	IL	15177	8870	2500	3808	687
NORTHBROOK NATIONAL INSURANCE COMPANY	IL	16843	10524	2500	3819	534
NORTHBROOK PROPERTY & CASUALTY INS. CO.	IL	103520	53602	3000	46918	4518
NORTHEASTERN INSURANCE CO. OF HARTFORD	CT	123599	85995	3000	34604	992
NORTHERN ASSURANCE COMPANY OF AMERICA	VT	362840	275169	2500	85171	6970-
NORTHERN INSURANCE COMPANY OF NY	NY	28537	747	9763	18027	1976
NORTHLAND CASUALTY COMPANY	CA	8817	3385	2500	2932	518
NORTHLAND INSURANCE COMPANY	MN	50067	21020	2500	26547	1827
NORTHWESTERN NATIONAL CASUALTY CO.	WI	4986	1	2350	2635	221
NORTHWESTERN NATIONAL INSURANCE CO.	WI	353341	282509	4010	66822	10907
NORTHWESTERN PACIFIC INDEMNITY CO.	OR	10789	0	1000	9789	631
NWNL REINSURANCE COMPANY	MN	47331	27250	2500	17581	121-
OCCIDENTAL F & C CO. OF N. CAROLINA	NC	47302	36799	2000	8503	4242-
OHIO CASUALTY INSURANCE COMPANY	OH	880636	453852	2951	423833	16258
OHIO FARMERS INSURANCE COMPANY	OH	256894	131906	0	124988	1791-
OHIO REINSURANCE CORPORATION	OH	28958	18865	2500	7593	360-
OHIO SECURITY INSURANCE COMPANY	OH	16195	4448	1400	10346	1068
OKLAHOMA SURETY COMPANY	OK	5721	3020	1000	1701	63-
OLD GENERAL INSURANCE COMPANY	PA	8346	3800	2600	1946	17-
OLD RELIABLE CASUALTY COMPANY	MO	4497	727	1000	2770	210
OLD REPUBLIC INSURANCE COMPANY	PA	614019	451990	2430	159599	33574
OMAHA INDEMNITY COMPANY	WI	38558	23676	2250	12632	796
ORMOND REINSURANCE COMPANY	FL	15669	9623	2350	3696	252
PACIFIC EMPLOYERS INSURANCE CO.	CA	291737	215936	2357	73445	1796
PACIFIC INDEMNITY COMPANY	CA	377465	295028	5573	76864	510-
PAXTON NATIONAL INSURANCE COMPANY	PA	17085	12595	2350	2139	207

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
PEERLESS INSURANCE COMPANY	NH	210580	160189	8849	41542	375
PENNSYLVANIA GENERAL INSURANCE CO.	PA	192632	98349	2400	91883	2459
PETROLEUM CASUALTY COMPANY	TX	41572	34569	1250	5753	2493
PHILADELPHIA REINSURANCE CORPORATION	PA	101164	77821	3000	20342	506
PHOENIX ASSURANCE COMPANY OF NEW YORK	NH	257210	179710	5000	72500	890-
PHOENIX INSURANCE COMPANY	CT	1108815	841037	10000	257778	13723
PIONEER NATIONAL TITLE INS.CO.	CA	144238	97083	30000	17155	543
PLANET INSURANCE COMPANY	WI	50831	45236	2350	3244	861
PMI INSURANCE COMPANY	CA	46413	30817	2350	13202	17221-
PMI MORTGAGE INSURANCE COMPANY	AZ	139956	109886	2000	28070	5967-
PRAIRIE STATES INSURANCE COMPANY	TX	1032	22	300	710	464
PROGRESSIVE CASUALTY INSURANCE CO.	OH	314909	227569	2500	84839	3905
PROGRESSIVE SPECIALTY INSURANCE COMPANY	OH	21569	15392	2500	3677	95-
PROTECTIVE INSURANCE COMPANY	IN	90882	63729	2550	24602	2347
PROTECTIVE NAT'L INS. CO. OF OMAHA	NE	27717	13442	1800	12475	2024
PROVIDENCE WASHINGTON INSURANCE CO.	RI	178546	120289	5021	53236	4046
PROVIDENT GENERAL INSURANCE COMPANY	TN	87756	73096	2500	12160	73c-
PROVIDERS INSURANCE COMPANY	MO	3304	1251	800	1253	64
PRUDENTIAL COMMERCIAL INSURANCE COMPANY	DE	7804	818	3500	3486	449
PRUDENTIAL GENERAL INSURANCE COMPANY	DE	11961	5643	3500	c818	621
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	NJ	1517337	1188748	4000	324589	35256
PRUDENTIAL REINSURANCE COMPANY	DE	1540378	1345566	2500	192312	31810
PURITAN INSURANCE COMPANY	CT	177188	100981	2500	73705	10505
RANGER INSURANCE COMPANY	DE	220483	162484	2500	55499	7503-
REGENT INSURANCE COMPANY	WI	64808	37314	1150	26344	4789
REINSURANCE CORP OF NEW YORK	NY	141227	104780	2000	34447	1791
RELIANCE INSURANCE COMPANY	PA	1669967	1265926	30005	374036	58436
REPUBLIC INSURANCE COMPANY	DE	520389	419959	14000	86430	4540-
RLI INSURANCE COMPANY	IL	34655	23571	2000	9084	1111
ROCHDALE INSURANCE COMPANY	NY	50824	41973	2350	6501	319-
ROYAL INDEMNITY COMPANY	DE	395128	297404	2500	95314	1797
ROYAL INSURANCE COMPANY OF AMERICA	IL	840067	675002	9300	165765	4754
SAFECO INSURANCE CO. OF AMERICA	WA	735211	548801	2500	183910	30631
SAFECO TITLE INSURANCE COMPANY OF OREGON	OR	3898	2124	300	1474	460-
SAFEGUARD INSURANCE COMPANY	CT	218241	181938	2500	33803	696
SAN FRANCISCO REINSURANCE COMPANY	CA	49092	23637	3922	21534	2108-
SCOR REINSURANCE COMPANY	TX	133500	109920	2500	21079	2140-
SEABOARD SURETY COMPANY	NY	100679	52989	2500	45191	5624
SECURITY INSURANCE CO. OF HARTFORD	CT	243519	168166	14092	61262	959-
SECURITY NATIONAL INSURANCE CO.	TX	6256	0	1250	5006	410

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SELECT INSURANCE COMPANY	TX	79490	59124	1500	18866	2456-
SENTRY INDEMNITY CO	WI	53460	43313	6000	4147	585
SHELTER GENERAL INSURANCE COMPANY	MO	47776	22234	1250	24292	2188
SIGNET REINSURANCE COMPANY	NE	35404	23981	2500	8923	1438
SKANDIA AMERICA REINSURANCE CORPORATION	DE	465997	369345	2500	94152	11023
SOUTH CAROLINA INSURANCE COMPANY	SC	350391	142475	2599	205317	19417
SOUTHERN INSURANCE COMPANY	TX	15062	10350	1250	3462	939
ST. PAUL FIRE & MARINE INSURANCE CO.	MN	3862999	3032357	20000	810643	147059
ST. PAUL GUARDIAN INSURANCE CO.	MN	10770	0	2000	8770	849
ST. PAUL MERCURY INSURANCE COMPANY	MN	20186	1	2350	17835	1402
STANDARD FIRE INSURANCE COMPANY	CT	393188	324322	2400	68466	9975
STANDARD GUARANTY INSURANCE COMPANY	GA	44365	22330	2350	19685	3949
STATE FARM FIRE & CASUALTY COMPANY	IL	4075599	2626157	2500	1446942	241714
STATE FARM GENERAL INSURANCE CO.	IL	58205	49411	2350	6443	1679
STATE SURETY COMPANY	IA	3335	38	1000	2298	207
STATESMAN INSURANCE COMPANY	IN	19589	13979	2350	3260	830-
STEWART TITLE GUARANTY COMPANY	TX	38529	24903	3480	10146	2750
STONEWALL INSURANCE COMPANY	AL	148399	96251	2000	50148	830-
SURETY INSURANCE COMPANY OF CALIFORNIA	CA	3632	2111	500	1021	604-
SWITZERLAND GEN INS. CORP. OF N Y	NY	33037	23374	2500	7164	1864
TEXAS GENERAL INDEMNITY COMPANY	CO	8307	429	1500	6378	554
TICOR MORTGAGE INSURANCE COMPANY	CA	192584	147137	2000	43447	12575
TITLE INSURANCE COMPANY OF MINNESOTA	MN	50188	36437	1720	12030	172
TRANS PACIFIC INSURANCE COMPANY	NY	5599	328	2500	2771	301
TRANSAMERICA INDEMNITY COMPANY	CA	13400	265	2350	10785	182
TRANSAMERICA INSURANCE COMPANY	CA	996364	795870	2350	198145	28386-
TRANSAMERICA INSURANCE COMPANY OF MI	MI	176370	73448	6500	96422	2894
TRANSAMERICA INSURANCE CORP. OF AMERICA	MI	124853	59935	1100	63818	5636
TRANSAMERICA PREMIER INSURANCE COMPANY	CA	94680	52099	2350	40231	5551
TRANSCONTINENTAL INSURANCE COMPANY	NY	148400	123880	3000	21520	3739-
TRANSIT CASUALTY COMPANY	MO	176441	132578	2500	41363	7765
TRANSPORT INDEMNITY COMPANY	CA	130932	98997	3716	28219	5352
TRANSPORT INSURANCE COMPANY	IA	224231	151742	2350	70139	16092
TRANSPORTATION INSURANCE COMPANY	IL	58303	41078	3000	14224	1503
TRAVELERS INDEMNITY CO. OF ILLINOIS	IL	63756	53552	3000	7204	963
TRAVELERS INDEMNITY CO. OF R.I.	RI	595988	487506	3000	105481	16165
TRAVELERS INDEMNITY COMPANY	CT	5458117	4393816	10000	1054300	62196
TRAVELERS INDEMNITY COMPANY OF AMERICA	GA	181544	144943	3200	33401	2750-
TRAVELERS INSURANCE CO.-CAS. DEPT.	CT	17440305	16736425	100000	603881	1658
TRI-STATE INSURANCE COMPANY	OK	55464	34251	1500	19713	2452

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TRINITY UNIVERSAL INSURANCE CO.	TX	516342	157064	3250	356028	4721
TWIN CITY FIRE INSURANCE COMPANY	MN	104771	69489	3000	32282	4310
U.S. FIDELITY & GUARANTY COMPANY	MD	4390653	3273370	70579	1046704	86455
ULICO CASUALTY COMPANY	DE	7604	1779	2000	3824	433
UNDERWRITERS INSURANCE COMPANY	IL	38044	28852	1500	7692	5779-
UNIGARD INSURANCE COMPANY	WA	22521	13553	2350	6618	137
UNION INSURANCE COMPANY	NE	59212	33305	1690	24217	3317
UNION STANDARD INSURANCE COMPANY	TX	37902	27746	2500	7656	295
UNITED EQUITABLE INSURANCE COMPANY	IL	37179	29940	2353	4887	1906
UNITED FIRE & CASUALTY COMPANY	IA	89680	60539	5850	23291	4307
UNITED FIRE INSURANCE COMPANY	NY	5657	4340	1152	165	6122-
UNITED GUARANTY RESIDENTIAL INS CO OF IA	IA	183985	155871	5997	22116	4348
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	25956	10288	2000	13667	1980
UNITED PACIFIC INSURANCE COMPANY	WA	189447	141917	5191	42339	9030
UNITED REINSURANCE CORP OF NEW YORK	NY	18631	5928	2500	10202	653
UNITED SECURITY INSURANCE COMPANY	NJ	37125	25623	1600	9902	1045
UNITED STATES FIRE INSURANCE CO.	NY	1532542	1272599	5527	254416	2712
UNIVERSAL REINSURANCE CORPORATION	NJ	183320	119586	2500	61234	2604-
UNIVERSAL SURETY COMPANY	NE	11539	5058	1454	5027	127
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	MO	298229	158032	5000	135197	16181
USAA CASUALTY INSURANCE COMPANY	TX	251132	174259	2500	74373	18085
VALIANT INSURANCE COMPANY	IA	4681	78	1500	3102	455
VALLEY FORGE INSURANCE COMPANY	PA	146251	123567	2350	20333	3804-
VANGUARD INSURANCE COMPANY	TX	13675	862	2000	10813	821
VEREX ASSURANCE, INC.	WI	210263	181260	3425	25579	4624
VEREX INDEMNITY CORPORATION	WI	18537	8367	2000	8170	757-
VIGILANT INSURANCE COMPANY	NY	246268	192070	2400	51798	7762
VIRGINIA SURETY COMPANY, INC.	IL	56779	45980	3300	7499	1747
WAUSAU UNDERWRITERS INSURANCE COMPANY	WI	89098	71217	2400	15481	1892
WEST AMERICAN INSURANCE COMPANY	CA	771895	482161	2400	287334	35405
WESTCHESTER FIRE INSURANCE COMPANY	NY	734748	598050	2350	134349	16461
WESTERN EMPLOYERS INSURANCE COMPANY	CA	145709	106742	2500	36468	3695
WESTERN SURETY COMPANY	SD	54252	30740	4000	19512	4895
WESTFIELD INSURANCE COMPANY	OH	154681	100066	2350	52265	1310-
WILSHIRE INSURANCE COMPANY	CA	20391	15336	2000	3055	3074-
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	WI	23906	18402	2400	3104	508
YASUDA FIRE & MARINE INS CO OF AMERICA	NY	40013	21188	10000	8825	1097
YOSEMITE INSURANCE COMPANY	CA	49445	32266	2100	15079	3347
YUKON INDEMNITY COMPANY	OK	2625	1163	600	862	87
TOTALS		165369131	126003721	1837621	37528610	3639633

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER COUNTRIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
GENERAL INSURANCE CO OF TRIESTE & VENICE	NY	52189	36645	0	15544	753
GERLING GLOBAL REINSURANCE CORP.	NY	132279	97275	0	35004	3315
LONDON ASSURANCE	NY	115910	73129	1263	41519	4240
MUNICH REINSURANCE COMPANY	NY	208921	153007	500	55415	6896
NICHIDO FIRE & MARINE INSURANCE CO LTD	NY	21149	12165	0	8984	949
SEA INSURANCE COMPANY LTD	NY	81077	55969	1763	23344	3016
SUN INSURANCE OFFICE LTD	NY	123399	81185	1722	40492	4098
SWISS REINSURANCE COMPANY	NY	779149	626764	500	151885	6004
TOKIO MARINE & FIRE INSURANCE CO LTD	NY	169218	108411	2000	58807	106
ZURICH INSURANCE COMPANY	IL	928522	768578	0	159944	11386
TOTALS		2611813	2013129	7748	590937	40763

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AID INSURANCE COMPANY-MUTUAL	IA	257245	148798	108447	6414
ALLENDALE MUTUAL INSURANCE COMPANY	RI	762029	506211	255818	11199
AMERICAN FAMILY MUTUAL INSURANCE CO.	WI	892608	585399	307209	6693-
AMERICAN HARDWARE MUTUAL INS. CO.	MN	198515	143476	55039	314-
AMERICAN MANUFACTURERS MUT. INS. CO.	IL	198335	114852	83483	6456
AMERICAN MUTUAL INS. CO. OF BOSTON	MA	120214	98035	22178	491-
AMERICAN MUTUAL LIABILITY INSURANCE CO.	MA	492693	402580	90113	3284-
AMERICAN MUTUAL REINSURANCE COMPANY	IL	51533	40039	11493	359
AMICA MUTUAL INSURANCE COMPANY	RI	507849	325351	182499	7215
ARKWRIGHT-BOSTON MANUF. MUT. INS. CO	MA	730265	355115	375150	6406-
ATLANTIC MUTUAL INSURANCE COMPANY	NY	467031	347629	119402	909
ATLAS MUTUAL INSURANCE COMPANY	MO	6988	2679	4309	243
AUTO-OWNERS INSURANCE CO. - MUTUAL	MI	895502	573241	322262	11831
BROTHERHOOD MUTUAL INSURANCE COMPANY	IN	14986	10643	4344	710-
CELINA MUTUAL INSURANCE COMPANY	OH	64633	53849	10784	3335-
CENTRAL MUTUAL INSURANCE COMPANY	OH	224400	167322	57078	2238-
CHURCH MUTUAL INSURANCE COMPANY	WI	60034	35128	24905	2501
DRUGGISTS MUTUAL INSURANCE COMPANY	IA	10651	5619	5032	382
ELECTRIC MUTUAL LIABILITY INS. CO.	MA	443686	360594	83092	21183
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	WI	2435241	1883832	551409	45758
EMPLOYERS MUTUAL CASUALTY COMPANY	IA	366304	253972	112332	2143
EQUITY MUTUAL INSURANCE COMPANY	MO	30362	22584	7778	811
FARMERS CASUALTY COMPANY - MUTUAL	IA	11369	6586	4782	47-
FARMERS MUTUAL HAIL INS. CO. OF IOWA	IA	84485	34571	49914	9710
FARMERS MUTUAL INSURANCE CO OF NEBRASKA	NE	69276	27408	41868	4339
FARMLAND MUTUAL INSURANCE COMPANY	IA	72698	50428	22271	725
FEDERATED MUTUAL INSURANCE COMPANY	MN	467583	273010	194573	21487
FLORISTS MUTUAL INSURANCE COMPANY	IL	35745	17360	18384	1432
GOODVILLE MUTUAL CASUALTY COMPANY	PA	8298	5765	2533	465
GRAIN DEALERS MUTUAL INS. CO.	IN	73262	47090	26173	1833
GREATER NEW YORK MUTUAL INS. CO.	NY	193137	134557	58580	10728
HARLEYSVILLE MUTUAL INSURANCE CO.	PA	463145	346131	117014	10501
HERITAGE MUTUAL INSURANCE COMPANY	WI	97698	71131	26568	1654
IDEAL MUTUAL INSURANCE COMPANY	NY	169263	153314	15949	1230
INDIANA LUMBERMENS MUTUAL INS. CO.	IN	76781	58720	18061	756-
INDUSTRIES MUTUAL INSURANCE COMPANY	NE	3207	116	3091	241
IOWA MUTUAL INSURANCE COMPANY	IA	41824	29810	12014	2051
IOWA NATIONAL MUTUAL INSURANCE CO.	IA	180552	126373	54179	4556-
JEWELERS MUTUAL INSURANCE COMPANY	WI	11480	7946	3533	538
LIBERTY MUTUAL FIRE INSURANCE CO.	MA	737983	597727	140256	587
LIBERTY MUTUAL INSURANCE COMPANY	MA	6610097	5471930	1138166	29512

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
LITITZ MUTUAL INSURANCE COMPANY	PA	28777	10227	18551	1071
LUMBERMENS MUTUAL CASUALTY COMPANY	IL	2132050	1322310	809740	81197
LUMBERMENS MUTUAL INSURANCE COMPANY	OH	115305	87225	28080	1351
MERCHANTS MUTUAL BONDING COMPANY	IA	6986	3605	3381	420
MICHIGAN MILLERS MUTUAL INS. CO.	MI	106496	58744	47752	4624
MICHIGAN MUTUAL INSURANCE COMPANY	MI	626922	481346	145577	6660
MIDWEST MUTUAL INSURANCE COMPANY	IA	25881	16534	9347	536-
MILLERS MUTUAL FIRE INS CO OF TEXAS	TX	58793	23646	35147	360
MILLERS MUTUAL INS ASSOC OF ILLINOIS	IL	86313	50763	35550	1462
MILLERS MUTUAL INSURANCE COMPANY	PA	18465	5772	12692	792
MOTORISTS MUTUAL INSURANCE COMPANY	OH	237708	173693	64015	446
MUTUAL PROTECTIVE INSURANCE COMPANY	NE	31248	20949	10299	554
MUTUAL SERVICE CASUALTY INSURANCE CO	MN	167346	119005	48841	961-
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	22950	14835	8114	1627
NATIONWIDE MUTUAL FIRE INSURANCE CO.	OH	539910	360301	179609	8213
NATIONWIDE MUTUAL INSURANCE COMPANY	OH	3417674	2268329	1149345	8543-
OKLAHOMA FARM BUREAU MUT'L INS. CO.	OK	48294	31260	17034	2722-
PENN NATIONAL MUTUAL CASUALTY INS CO	PA	371574	279397	92177	15257
PENNSYLVANIA MILLERS MUTUAL INS. CO.	PA	48820	23911	24909	970
PHILADELPHIA MANUF. MUT'L INS. CO.	PA	141203	112859	28344	3186-
PHYSICIANS MUTUAL INSURANCE CO.	NE	160048	100938	59110	4406
PREFERRED RISK MUTUAL INSURANCE CO.	IA	183376	113332	70044	3234-
PROFESSIONAL MUTUAL INS. CO.	MO	47989	40918	7071	60-
PROTECTION MUTUAL INSURANCE COMPANY	IL	463860	318013	145847	4340-
REPUBLIC MUTUAL INSURANCE COMPANY	OH	10236	6008	4228	333
SENTRY INSURANCE A MUTUAL COMPANY	WI	888913	642406	246506	11432
SHELBY MUTUAL INSURANCE COMPANY	OH	201910	155150	46760	3412-
SHELTER MUTUAL INSURANCE COMPANY	MO	350738	188980	161758	3379-
STATE AUTO MUTUAL INSURANCE CO.	OH	324450	186380	138070	2392
STATE FARM MUTUAL AUTOMOBILE INS. CO.	IL	13196657	6375819	6820838	490998
UNIGARD MUTUAL INSURANCE COMPANY	WA	425677	354221	71456	8540-
UNION MUTUAL INS. CO. OF PROVIDENCE	RI	10368	7362	3006	32-
UTICA MUTUAL INSURANCE COMPANY	NY	573417	460487	112929	12247
TOTALS		43709841	28311648	15398193	793454

TABLE 12
RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AUTOMOBILE CLUB INTER-INS. EXCH.	MO	40880	20727	20153	983
CANNERS EXC SUBS AT WARNER INTER-INS	IL	14886	7489	7397	1064-
CASUALTY RECIPROCAL EXCH.SUBSC AT	MO	93922	72413	21509	2541
FARMERS INSURANCE EXCHANGE	CA	2809983	2051744	758239	1709
FIRE INSURANCE EXCHANGE	CA	548532	425566	122967	3314
HEART OF AMERICA F & C UNDERWRTS.	MO	2574	144	2430	85
LUMBERMENS UNDERWRITING ALLIANCE	MO	118058	61662	56396	3227-
LUTHERAN BENEVOLENT INS. EXCHANGE	MO	4786	1723	3063	49
NATIONAL INSURANCE UNDERWRITERS	MO	14215	11711	0	93-
PRAIRIE STATE FARMERS INS. ASSOC.	IL	5300	1986	3315	216
RECIPROCAL EXCHANGE SUBSC. AT	MO	38188	28006	10182	1047
STATE AUTOMOBILE & CASUALTY UNDWRTS.	IA	19468	16411	3057	388-
TRUCK INSURANCE EXCHANGE	CA	861152	712321	148831	34171-
UNION AUTOMOBILE INDEMNITY ASSOC.	IL	18544	6236	12307	568
UNITED SERVICES AUTOMOBILE ASSOC.	TX	1948701	1051455	897246	106318
WARNER RECIPROCAL INSURERS	IL	7013	4207	2806	738-
TOTALS		6546203	4473801	2069897	77149

TABLE 13
KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

		DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PREM WRIT TO LOSS PAID	PREM EARN TO LOSS INCR	DIVIDENDS PAID
1.1	FIRE	33341	33817	16055	16278	48.2	48.1	295
1.2	CREDIT FIRE	101	94	28	36	27.7	38.2	0
2.	EXTENDED COVERAGE	25617	26671	15285	16094	59.7	60.1	45
3.	OTHER ALLIED LINES	4470	4730	2765	3040	61.9	64.3	123
4.	HOMEOWNERS MULTIPLE PERIL	148611	144533	108505	110642	73.0	76.6	248
5.	COMMERCIAL MULTIPLE PERIL	77479	75921	43826	49721	56.6	64.2	249
6.	EARTHQUAKE	139	126	0	0	.0	.1-	0
7.1	GROWING CROPS --CROP-HAIL	29661	29682	24100	23745	81.2	80.0	504
7.2	ADDITIONAL PERILS ON GROWING CROPS	2684	2690	1712	1808	63.8	67.2	0
8.	OCEAN MARINE	1206	1148	730	931	60.5	81.1	0
9.	INLAND MARINE	34809	34702	20419	20224	58.7	58.3	37
10.	FARMOWNERS	31730	30562	23899	24806	75.3	81.2	1
11.	MEDICAL MALPRACTICE	10085	9768	5280	9422	52.4	96.5	202
12.	LIVESTOCK MORTALITY	569	638	274	348	48.2	54.6	0
13.	CARGO LIABILITY	182	181	81	92	44.8	51.0	0
14.	GROUP ACCIDENT AND HEALTH	16694	16291	14922	15570	89.4	95.6	0
15.1	CREDIT A & H -GROUP & INDIVIDUAL-	502	545	358	260	71.4	47.7	0
15.2	COLLECTIVELY RENEWABLE A & H	394	369	310	194	78.8	52.7	0
15.3	NON-CANCELLABLE A & H	74	99	21	21	28.5	21.5	0
15.4	GUARANTEED RENEWABLE A & H	3869	3883	2409	2407	62.3	62.0	0
15.5	NON-RENEWABLE FOR STATED REASONS ONLY	7025	6631	4566	4669	65.0	70.4	0
15.6	OTHER ACCIDENT ONLY	620	615	154	94	24.8	15.3	0
15.7	ALL OTHER A & H	4756	4241	2811	3254	59.1	76.7	0
16.	WORKMENS COMPENSATION	154944	152315	88345	107979	57.0	70.9	7272
17.1	LIABILITY OTHER THAN AUTO -B.I.-	34057	33364	11893	12741	34.9	38.2	51
17.2	LIABILITY OTHER THAN AUTO -P.D.-	11499	11880	5634	4878	49.0	41.1	16
17.3	PRODUCTS LIABILITY -B.I.-	8752	5150	2354	7276	26.9	141.3	0
17.4	PRODUCTS LIABILITY -P.D.-	3452	3652	1163	1745	33.7	47.8	0
18.	MISCELLANEOUS	308	260	108	128	35.2	49.6	0
19.1A	P.P. AUTO LIABILITY -B.B.I.-	95822	91537	51980	55919	54.2	61.1	195
19.1B	P.P. AUTO LIABILITY -P.I.P-	24540	24928	15759	15502	64.2	62.2	38
19.1C	P.P. AUTO LIABILITY -P.D.-	75387	75203	49254	50223	65.3	66.8	148
19.2A	COM. AUTO LIABILITY -B.B.I.-	30328	29130	17442	21960	57.5	75.4	140
19.2B	COM. AUTO LIABILITY -P.I.P.-	1997	2062	890	704	44.6	34.2	1
19.2C	COM. AUTO LIABILITY -P.D.-	12225	12542	11027	12225	90.2	99.1	4
21.1	P.P. AUTO. PHY. DAM.	174959	173247	126543	126222	72.3	72.9	405
21.2	COM. AUTO. PHY. DAM.	38741	38157	27374	27441	70.7	71.9	147
22.1	AIRCRAFT LIAB.	4111	4085	2373	11131	57.7	272.4	0
22.2	AIRCRAFT PHYS. DAMAGE	8840	8381	5006	11737	56.6	140.0	0
23.1	FIDELITY	5587	5566	2517	1634	45.1	29.4	2
23.2	SURETY	12993	11691	2082	3045	16.0	26.0	1
25.	GLASS	436	443	245	235	56.2	53.0	3
26.	BURGLARY AND THEFT	1155	1240	625	569	54.1	45.9	8
27.	BOILER AND MACHINERY	3588	3662	1205	628	33.6	17.2	6
28.	CREDIT -OTHER THAN A & H-	665	816	268	219	40.3	26.9	0
29.	TITLE	4611	3872	197	311	4.3	8.0	0
30.	MORTGAGE GUARANTY	5486	6263	2572	4421	46.9	70.6	0
	TOTAL	1149124	1127409	715387	781750	62.3	69.3	10133

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AETNA CASUALTY AND SURETY COMPANY	13800	14494	10639	12197	77.1	84.1	1.3	0
AETNA FIRE UNDERWRITERS INSURANCE CO.	1896	1450	1517	2053	80.0	141.6	.1	18
AETNA INSURANCE COMPANY	4044	3579	2355	2364	58.2	66.0	.3	0
AFFILIATED FM INSURANCE COMPANY	478	468	14	8	3.0	1.7	.0	0
AGRICULTURAL INSURANCE COMPANY	484	423	206	290	42.6	68.6	.0	0
AID INSURANCE COMPANY - MUTUAL	9344	9327	5048	5323	54.0	57.1	.8	152
AIU INSURANCE COMPANY	589	527	197	345	33.4	65.5	.0	7
ALL AMERICA INSURANCE COMPANY	14	13	0	0	.0	.0	.0	0
ALLENDALE MUTUAL INSURANCE COMPANY	1946	1388	457	376	23.5	27.1	.1	0
ALLIANCE INSURANCE COMPANY, INC.	1288	1143	647	871	50.3	76.2	.1	0
ALLIANZ INSURANCE COMPANY	184	159	8	11-	4.5	6.9-	.0	0
ALLIED FIDELITY INSURANCE COMPANY	53	43	2	28	4.4	65.1	.0	0
ALLSTATE INDEMNITY COMPANY	106	91	49	68	46.0	74.7	.0	0
ALLSTATE INSURANCE COMPANY	28178	29018	19869	19164	70.5	66.0	2.6	20
AMCO INSURANCE COMPANY	3015	2743	2094	1810	69.4	66.0	.2	0
AMERICAN AND FOREIGN INSURANCE COMPANY	1811	1693	916	1664	50.6	98.3	.2	21
AMERICAN AUTOMOBILE INS CO OF ILLINOIS	7	4	0	1	.0	21.1	.0	0
AMERICAN AUTOMOBILE INSURANCE CO.	347	359	515	203	148.6	56.7	.0	10
AMERICAN BANKERS INS. CO. OF FLORIDA	326	331	128	174	39.3	52.7	.0	0
AMERICAN CASUALTY CO. OF READING, PENN.	1305	1305	990	940	75.9	72.1	.1	0
AMERICAN CENTENNIAL INSURANCE COMPANY	246	224	279	227	113.5	101.2	.0	0
AMERICAN CONTINENTAL INSURANCE CO.	1130	1097	743	691	65.7	63.0	.1	0
AMERICAN CREDIT INDEMNITY CO. OF NY	249	237	13	21-	5.1	8.7-	.0	0
AMERICAN DRUGGISTS INSURANCE COMPANY	129	105	60	70	46.5	66.3	.0	0
AMERICAN ECONOMY INSURANCE COMPANY	4486	4387	3365	4252	75.0	96.9	.4	8
AMERICAN EMPLOYERS INSURANCE COMPANY	2812	2880	898	1446	31.9	50.2	.3	4
AMERICAN FAMILY MUTUAL INSURANCE CO.	35157	34285	23102	24385	65.7	71.1	3.0	0
AMERICAN FIDELITY FIRE INSURANCE CO.	4	10	2	1	53.9	11.1	.0	0
AMERICAN FIDELITY INSURANCE COMPANY	2428	2449	1590	1372	65.5	56.0	.2	0
AMERICAN FIRE & CASUALTY COMPANY	171	83	53	75	31.0	89.5	.0	0
AMERICAN FIRE & INDEMNITY COMPANY	28	28	10	13	37.7	46.4	.0	0
AMERICAN GUARANTEE & LIAB. INS. CO.	1362	1361	554	766	35.5	56.3	.1	10
AMERICAN HARDWARE MUTUAL INS. CO.	19	29	13	16	70.4	53.5	.0	0
AMERICAN HOME ASSURANCE COMPANY	831	724	973	927	117.1	128.0	.1	0
AMERICAN INDEMNITY COMPANY	37	40	20	60	53.8	151.1	.0	0
AMERICAN INSURANCE COMPANY	5973	6379	3648	4235	61.1	66.4	.6	0
AMERICAN INTEGRITY INSURANCE CO.	37	24	11	12	28.8	49.4	.0	0
AMERICAN LIVE STOCK INSURANCE CO.	106	125	43	59	40.0	47.1	.0	0
AMERICAN MANUFACTURERS MUT. INS. CO.	136	156	125	267	91.9	170.7	.0	0
AMERICAN MODERN HOME INSURANCE CO.	1069	1101	670	662	62.7	60.1	.1	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AMERICAN MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
AMERICAN MOTORISTS INSURANCE COMPANY	1555	1874	1464	2521	94.1	134.6	.2	150
AMERICAN MUTUAL INS. CO. OF BOSTON	65	80	40	30	61.4	37.0	.0	8
AMERICAN MUTUAL LIABILITY INSURANCE CO.	676	695	646	489	95.6	70.4	.1	68
AMERICAN NATIONAL FIRE INSURANCE CO.	4304	4527	2716	3020	63.1	66.7	.4	0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	933	927	523	586	56.1	63.3	.1	0
AMERICAN PREFERRED INSURANCE COMPANY	1000	691	504	596	50.4	86.3	.1	0
AMERICAN PROTECTION INSURANCE CO.	332	371	146	121	44.1	32.6	.0	0
AMERICAN ROAD INSURANCE COMPANY	490	487	434	405	88.5	83.2	.0	0
AMERICAN SECURITY INSURANCE COMPANY	0	0	0	0	.0	83.2-	.0	0
AMERICAN STANDARD INS. CO. OF WISC.	5322	5220	3443	3635	64.7	69.6	.5	0
AMERICAN STATES INSURANCE COMPANY	9406	9648	5780	4999	61.5	51.8	.9	0
AMERICAN STATES INSURANCE COMPANY OF TX	416	425	313	236	75.2	55.5	.0	0
AMERICAN TITLE INSURANCE COMPANY	26	24	0	4-	.0	16.8-	.0	0
AMERICAN UNIVERSAL INSURANCE COMPANY	118	183	52	84	44.1	46.1	.0	0
AMICA MUTUAL INSURANCE COMPANY	197	181	36	80	18.4	44.1	.0	43
ARGONAUT INSURANCE COMPANY	3955	3813	2125	2909	53.7	76.3	.3	36
ARGONAUT-MIDWEST INSURANCE COMPANY	26	15	1	2	2.2	10.7	.0	0
ARKWRIGHT-BOSTON MANUF. MUT. INS. CO	1171	1574	137	145	11.7	9.2	.1	6
ARMED FORCES INSURANCE EXCHANGE	220	11	3	173	1.4	596.4	.0	38
ASSOCIATED INDEMNITY CORP.	2314	2459	1264	1458	54.6	59.3	.2	166
ASSURANCE COMPANY OF AMERICA	373	360	284	266	76.2	74.0	.0	3
ATLANTA INTERNATIONAL INSURANCE CO.	656	682	478	1177	72.9	172.7	.1	0
ATLANTIC INSURANCE COMPANY	323	262	249	150	77.1	57.3	.0	0
ATLANTIC MUTUAL INSURANCE COMPANY	823	777	331	400	40.2	51.4	.1	67
ATLAS ASSURANCE CO OF AMERICA	71	78	60	60	83.6	77.1	.0	0
ATLAS MUTUAL INSURANCE COMPANY	13	14	0	0	.0	1.3	.0	0
AUTOMOBILE CLUB INTER-INS. EXCH.	1870	1801	1552	1445	83.0	80.3	.2	0
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	1656	1654	1336	958	80.7	57.9	.1	3
AVEMCO INSURANCE COMPANY	718	686	301	238	41.9	34.7	.1	0
BALBOA INSURANCE COMPANY	460	514	183	134	39.8	26.1	.0	0
BANKERS & SHIPPERS INS. CO. OF NY	29	23	35	13	122.9	58.2	.0	0
BANKERS MULTIPLE LINE INSURANCE CO.	99	117	90	95	91.3	81.2	.0	0
BANKERS STANDARD INSURANCE COMPANY	0	0	0	1-	.0	.0	.0	0
BCS INSURANCE COMPANY	2	2	0	0	.0	.0	.0	0
BELLEFONTE UNDERWRITERS INSURANCE CO	19	65	52	31	273.5	48.9	.0	0
BIRMINGHAM FIRE INSURANCE CO. OF PA.	145	123	60	54	41.0	43.8	.0	0
BITUMINOUS CASUALTY CORPORATION	1504	1613	683	1207	45.4	74.8	.1	0
BITUMINOUS FIRE & MARINE INS. CO.	511	364	168	282	32.9	77.6	.0	20

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
BLC INSURANCE COMPANY	243	237	140	173	57.7	72.9	.0	0
BLUE RIDGE INSURANCE COMPANY	200	230	74	132	36.7	57.1	.0	0
BOSTON OLD COLONY INSURANCE CO.	262	297	161	144	61.3	48.6	.0	0
BREMEN FARMERS MUTUAL INSURANCE CO.	3910	3852	2485	2464	63.6	64.0	.3	0
BROTHERHOOD MUTUAL INSURANCE COMPANY	509	485	306	182	60.1	37.5	.0	1
CALVERT INSURANCE COMPANY	13	12	0	0	.0	.6-	.0	0
CAMDEN FIRE INSURANCE ASSOCIATION	51	27	51	49	100.3	183.7	.0	0
CANAL INSURANCE COMPANY	207	174	64	30	30.7	17.1	.0	0
CANNERS EXC SUBS AT WARNER INTER-INS	51	53	0	0	.0	.1-	.0	2
CAROLINA CASUALTY INSURANCE CO.	289	255	163	146	56.2	57.4	.0	0
CARRIERS INSURANCE COMPANY	79	93	73	65	91.6	69.9	.0	0
CASUALTY RECIPROCAL EXCH.SUBSC AT	2341	2372	1283	1543	54.8	65.1	.2	221
CAVALIER INSURANCE CORPORATION	2	23	5	4	234.6	16.7	.0	0
CENTENNIAL INSURANCE COMPANY	340	268	328	367	96.2	136.8	.0	0
CENTRAL MUTUAL INSURANCE COMPANY	26	26	1	6	3.0	23.1	.0	0
CENTRAL NATIONAL INS. CO. OF OMAHA	1425	1592	743	1590	52.1	99.9	.1	0
CENTURY INDEMNITY COMPANY	50	35	0	8	.0	21.5	.0	0
CHARTER AMERICAN INSURANCE COMPANY	1-	2	0	28	41.2-	588.6	.0	0
CHARTER OAK FIRE INSURANCE COMPANY	937	987	856	1134	91.4	115.0	.1	4
CHICAGO INSURANCE COMPANY	327	321	30	58	9.2	18.1	.0	0
CHICAGO TITLE INSURANCE COMPANY	1637	1661	94	142	5.7	8.6	.1	0
CHRYSLER INSURANCE COMPANY	144	144	185	180	128.8	124.9	.0	0
CHURCH MUTUAL INSURANCE COMPANY	1464	1373	774	776	52.9	56.5	.1	44
CIM INSURANCE CORPORATION	357	381	257	245	71.9	64.3	.0	0
CIMARRON INSURANCE COMPANY, INC.	12636	12627	8211	8936	65.0	70.8	1.1	190
CITY INSURANCE COMPANY	169	187	44	611	25.7	326.1	.0	0
COLONIAL PENN FRANKLIN INSURANCE CO.	736	669	929	654	126.2	97.8	.1	0
COLONIAL PENN INSURANCE COMPANY	1425	1406	751	770	52.7	54.7	.1	0
COLUMBIAN NATIONAL TITLE INSURANCE CO	1105	1037	0	0	.0	.0	.1	0
CONCO INSURANCE COMPANY	258	240	125	125	48.5	51.8	.0	0
COMMERCE AND INDUSTRY INSURANCE COMPANY	148	67	16	59	10.7	87.6	.0	0
COMMERCIAL CREDIT MORTGAGE INSURANCE CO.	0	0	0	0	.0	.0	.0	0
COMMERCIAL INS. CO. OF NEWARK, N.J.	237	225	303	203	128.1	90.4	.0	0
COMMERCIAL LOAN INSURANCE CORP.	39	73	48	38	122.1	51.6	.0	0
COMMERCIAL MORTGAGE INSURANCE, INC.	0	0	0	0	.0	.0	.0	0
COMMERCIAL STANDARD INSURANCE CO.	3	2	53	19	671.9	51.2	.0	0
COMMERCIAL UNION INSURANCE COMPANY	12069	13117	7876	9046	65.3	69.0	1.2	0
COMMONWEALTH LAND TITLE INSURANCE CO	341	330	27	65	8.0	19.8	.0	0
CONNECTICUT INDEMNITY COMPANY	39	42	14	17	36.9	40.1	.0	

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
CONSOLIDATED AMERICAN INSURANCE CO.	20	18	8	5	41.0	27.6	.0	0
CONSOLIDATED FARMERS MUTUAL INS CO.INC.	1374	1434	962	224	70.0	15.7	.1	0
CONTINENTAL CASUALTY COMPANY	7268	7039	6530	3389	89.8	48.1	.6	0
CONTINENTAL INSURANCE COMPANY	12081	11873	7329	7276	60.7	61.3	1.1	14
CONTINENTAL WESTERN INSURANCE CO.	5316	5158	3817	4263	71.8	82.7	.5	21
CORNHUSKERS CASUALTY COMPANY	2	2	0	0	.0	.0	.0	0
CRITERION INSURANCE COMPANY	420	496	456	349	108.5	70.4	.0	0
CUMIS INSURANCE SOCIETY, INC.	672	844	1131	761	168.2	118.1	.1	0
DAIRYLAND INSURANCE COMPANY	2535	2449	1165	1274	46.0	52.0	.2	0
DEPENDABLE INSURANCE COMPANY INC	168	166	102	126	60.8	76.2	.0	0
DRUGGISTS MUTUAL INSURANCE COMPANY	654	646	261	181	40.0	28.1	.1	131
EAGLE STAR INSURANCE COMPANY OF AMERICA	2	0	0	0	.0	.0	.0	0
EARLY AMERICAN INSURANCE COMPANY	265	215	210	445	79.5	207.3	.0	0
ECONOMY FIRE & CASUALTY COMPANY	2590	2208	1561	1732	60.3	78.4	.2	0
ECONOMY PREFERRED INSURANCE COMPANY	90	27	5	76	6.0	278.2	.0	0
ELECTRIC INSURANCE COMPANY	7	6	0	0	.4	.4	.0	1
ELECTRIC MUTUAL LIABILITY INS. CO.	311	310	27	39	8.8	12.5	.0	121
EMCASCO INSURANCE COMPANY	3467	3490	1993	2118	57.5	64.4	.3	0
EMMCO INSURANCE COMPANY	31	23	39	46	126.2	201.7	.0	0
EMPIRE FIRE & MARINE INSURANCE CO.	527	528	279	309	53.0	58.6	.0	0
EMPLOYERS CASUALTY COMPANY	203	213	177	333	87.2	156.2	.0	0
EMPLOYERS FIRE INSURANCE COMPANY	6057	5749	3579	4170	59.1	72.5	.5	37
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	8670	8276	5754	5347	66.4	64.6	.7	543
EMPLOYERS MUTUAL CASUALTY COMPANY	8396	8785	4047	4987	48.2	56.8	.8	187
EMPLOYERS NATIONAL INSURANCE COMPANY	350	322	318	456	90.7	141.6	.0	114
EMPLOYERS REINSURANCE CORPORATION	1049	1008	565	860	53.8	85.3	.1	0
ENTERPRISE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
EQUITY MUTUAL INSURANCE COMPANY	2335	2333	1658	1822	71.0	78.1	.2	2
EXCALIBUR INSURANCE COMPANY	2467	2495	2378	3420	96.4	137.1	.2	0
EXCEL INSURANCE COMPANY	4-	61	8	2	189.2-	4.0	.0	0
FARM & CITY INSURANCE COMPANY	106	98	27	56	25.8	56.8	.0	0
FARM BUREAU MUTUAL INSURANCE CO. INC	68166	67257	51429	51605	75.4	76.7	6.0	295
FARMERS ALLIANCE MUTUAL INSURANCE CO.	22149	22162	14804	14347	66.8	64.7	2.0	0
FARMERS AND MERCHANTS INSURANCE COMPANY	1316	1141	480	562	36.5	49.3	.1	0
FARMERS CASUALTY COMPANY - MUTUAL	3993	3948	2427	2485	60.8	62.9	.4	0
FARMERS HAIL INSURANCE COMPANY	130	130	92	92	71.1	71.1	.0	0
FARMERS INSURANCE COMPANY, INC.	46705	46015	32913	35115	70.5	76.3	4.1	0
FARMERS INSURANCE EXCHANGE	2862	2808	1715	1574	59.9	56.0	.2	0
FARMERS MUTUAL HAIL INS. CO. OF IOWA	4	4	0	0	.0	.0	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
FARMERS MUTUAL INS CO OF BARTON COUNTY	1488	1488	1021	1021	68.7	68.7	.1	0
FARMLAND INSURANCE COMPANY	659	661	461	415	69.9	62.9	.1	0
FARMLAND MUTUAL INSURANCE COMPANY	8070	7967	5077	5942	62.9	74.6	.7	0
FEDERAL INSURANCE COMPANY	7343	6723	3185	2974	43.4	44.2	.6	0
FEDERATED MUTUAL INSURANCE COMPANY	14391	14438	9232	10045	64.1	69.6	1.3	125
FEDERATED RURAL ELECTRIC INS. CORP.	1225	1222	388	511	31.7	41.8	.1	64
FIDELITY & GUARANTY INS. UNDERWRITERS	6586	5581	2284	2616	34.7	46.9	.5	211
FIDELITY & GUARANTY INSURANCE CO.	1685	1536	981	1071	58.2	69.7	.1	0
FIDELITY AND CASUALTY CO OF NEW YORK	3362	3363	2601	4439	73.0	132.0	.3	0
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	2253	2040	127	209	5.6	10.3	.2	0
FIDELITY NATIONAL TITLE INSURANCE CO	26	26	3	2	13.5	5.9	.0	0
FIRE & CASUALTY INS. CO. OF CONNECTICUT	3	3	0	0	.0	2.5	.0	0
FIREMAN'S FUND INS CO OF WISCONSIN	123	49	9	21	7.4	42.4	.0	0
FIREMAN'S FUND INSURANCE COMPANY	3450	2845	3039	521	88.1	18.3	.3	18
FIREMENS INS. CO. OF NEWARK, N.J.	2018	2016	983	987	48.7	49.0	.2	0
FIRST AMERICAN TITLE INS CO OF MID-AMERI	43	43	2	17	3.9	39.1	.0	0
FIRST AMERICAN TITLE INS CO OF NEW YORK	13	12	0	0	.0	.0	.0	0
FIRST NATIONAL INS. CO. OF AMERICA	192	194	111	104	57.8	53.8	.0	0
FIRST OF GEORGIA INSURANCE COMPANY	7	12	11	4-	154.6	30.3-	.0	0
FLORISTS MUTUAL INSURANCE COMPANY	176	187	155	143	88.1	76.6	.0	30
FOREMOST INSURANCE COMPANY	1207	1259	784	835	64.9	66.3	.1	0
FORUM INSURANCE COMPANY	425	389	300	434	70.5	111.4	.0	0
GEICO GENERAL INSURANCE COMPANY	456	498	318	253	69.7	50.8	.0	0
GENERAL ACCIDENT INS. CO. OF AMERICA	1649	1707	1058	999	64.1	58.5	.2	0
GENERAL INSURANCE CO OF AMERICA	462	602	331	614	71.6	102.1	.1	11
GENERAL REINSURANCE CORPORATION	15	15	0	17	.0	113.0	.0	0
GLENS FALLS INSURANCE COMPANY	2153	2212	1167	1220	54.2	55.2	.2	0
GLOBE INDEMNITY COMPANY	492	528	237	90	48.2	17.0	.0	29
GOODVILLE MUTUAL CASUALTY COMPANY	786	799	429	526	54.7	65.8	.1	0
GOVERNMENT EMPLOYEES INS. CO.	492	465	315	357	64.1	76.8	.0	0
GRAIN DEALERS MUTUAL INS. CO.	1211	1275	371	696	30.7	54.6	.1	98
GRANITE STATE INSURANCE COMPANY	2534	2501	1435	2636	56.6	105.4	.2	16
GREAT AMERICAN INSURANCE COMPANY	3446	3401	1994	2485	57.9	72.5	.3	33
GREAT CENTRAL INSURANCE COMPANY	381	367	191	224	50.1	61.1	.0	0
GREAT GLOBAL ASSURANCE COMPANY	5	5	2	0	29.4	8.7	.0	0
GREAT NORTHERN INSURANCE COMPANY	263	181	16	76	6.2	41.8	.0	0
GREAT PLAINS MUTUAL INS. CO., INC.	1340	1332	893	896	66.6	67.2	.1	0
GREAT WEST CASUALTY COMPANY	1679	1566	952	1788	56.7	114.1	.1	0
GREATER NEW YORK MUTUAL INS. CO.	1	0	0	0	.0	.0	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
GUARANTEE INSURANCE CO.	467	631	318	337	68.0	53.4	.1	0
GUARANTY NATIONAL INSURANCE COMPANY	1201	992	330	892	27.5	69.8	.1	0
GULF INSURANCE COMPANY	937	952	397	416	42.3	43.6	.1	0
HANOVER INSURANCE COMPANY	2318	2332	1789	1356	77.2	58.2	.2	0
HARCO NATIONAL INSURANCE COMPANY	228	311	216	194	94.8	62.5	.0	0
HARTFORD ACCIDENT & INDEMNITY CO.	13463	12563	8323	6267	61.8	49.9	1.1	0
HARTFORD CASUALTY INSURANCE CO.	1498	1149	487	569	32.5	49.5	.1	0
HARTFORD FIRE INSURANCE COMPANY	7736	8079	3352	3613	43.3	44.7	.7	37
HARTFORD STEAM BOILER INSP. & INS. CO.	970	984	762	220	78.6	22.3	.1	0
HAWKEYE SECURITY INSURANCE COMPANY	4062	3909	2604	2987	64.1	76.4	.3	0
HIGHLANDS INSURANCE COMPANY	229	225	112	137	48.8	60.7	.0	0
HOME AND AUTOMOBILE INSURANCE COMPANY	7	5	0	0	.0	.0	.0	0
HOME INDEMNITY COMPANY	9201	9141	4872	4924	52.9	53.9	.8	0
HOME INSURANCE COMPANY	10273	11127	5338	8322	52.0	74.8	1.0	61
HOME INSURANCE COMPANY OF INDIANA	175	209	224	227	127.9	108.6	.0	0
HORACE MANN INSURANCE COMPANY	2109	2012	1542	1679	73.1	83.5	.2	0
HOUSTON GENERAL INSURANCE COMPANY	106	102	37	96	35.1	94.0	.0	0
IDEAL MUTUAL INSURANCE COMPANY	1662	1665	529	869	31.8	40.2	.1	0
IGF INSURANCE COMPANY	27	17	0	3	.0	17.9	.0	0
IMPERIAL CASUALTY & INDEMNITY CO.	771	579	111	197	14.5	34.1	.1	0
INA UNDERWRITERS INSURANCE COMPANY	491	572	382	348	77.8	60.9	.1	2
INDEMNITY INS. CO. OF NORTH AMERICA	303	183	4	74	1.3	40.2	.0	0
INDIANA LUMBERMENS MUTUAL INS. CO.	785	890	447	442	57.0	49.7	.1	58
INDUSTRIAL INDEMNITY COMPANY	288	326	238	379	82.7	116.3	.0	0
INLAND INSURANCE COMPANY	46	31	8	51	17.4	164.5	.0	0
INSURANCE COMPANY OF NORTH AMERICA	8115	9403	5810	5257	71.6	55.9	.8	0
INSURANCE COMPANY OF THE STATE OF PA	99	335	86	244	86.4	72.7	.0	0
INSURANCE CORPORATION OF AMERICA	291	255	42	167	14.4	65.5	.0	0
INSURED TITLES, INC.	214	214	21	12	10.0	5.6	.0	0
INTEGON INDEMNITY CORPORATION	1	1	0	0	.0	.0	.0	0
INTEGRITY INSURANCE COMPANY	892	669	1299	660	145.7	98.7	.1	0
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	676	676	691	800	102.2	118.4	.1	13
INTERNATIONAL INSURANCE COMPANY	1793	1659	1349	1475	75.2	88.9	.1	0
INTERNATIONAL SERVICE INSURANCE CO.	98	93	76	73	78.0	79.3	.0	0
INVESTORS MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
IOWA KEMPER INSURANCE COMPANY	918	973	654	659	71.2	67.7	.1	0
IOWA MUTUAL INSURANCE COMPANY	685	670	469	455	68.4	68.0	.1	4
IOWA NATIONAL MUTUAL INSURANCE CO.	5083	5060	3116	2704	61.3	53.4	.4	0
J.C. PENNEY CASUALTY INSURANCE CO.	759	673	489	625	64.4	92.8	.1	0
JEFFERSON INSURANCE CO. OF NEW YORK	389	265	63	176	16.1	66.5	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
JEWELERS MUTUAL INSURANCE COMPANY	164	159	38	57	23.3	35.6	.0	0
JOHN ALDEN INSURANCE COMPANY	17	17	11	9	65.1	53.8	.0	0
JOHN DEERE INSURANCE COMPANY	3166	3328	2470	2544	78.0	76.4	.3	58
KANSAS BANKERS SURETY COMPANY	1535	1625	240	259	15.6	15.9	.1	0
KANSAS CITY FIRE & MARINE INS. CO.	650	629	230	264	35.3	41.9	.1	5
KANSAS FIRE AND CASUALTY COMPANY	8112	7656	3541	4501	43.6	58.8	.7	40
KANSAS MUTUAL INSURANCE COMPANY	2811	2784	2277	2432	81.0	87.4	.2	0
KFB INSURANCE COMPANY, INC.	4292	4272	3108	2454	72.4	57.4	.4	0
LANDMARK INSURANCE COMPANY	9	5	0	3	.0	54.4	.0	0
LAWYERS TITLE INSURANCE CORPORATION	634	8	17	30	2.7	377.2	.0	0
LIBERTY MORTGAGE INSURANCE CORPORATION	0	0	0	0	.0	.0	.0	0
LIBERTY MUTUAL FIRE INSURANCE CO.	6287	6104	4046	4278	64.4	70.1	.5	782
LIBERTY MUTUAL INSURANCE COMPANY	3442	3432	2157	4250	62.7	123.8	.3	150
LITITZ MUTUAL INSURANCE COMPANY	459	437	171	166	37.2	38.0	.0	0
LONDON ASSURANCE	9	6	7	8	79.8	128.0	.0	0
LONDON GUARANTEE & ACCIDENT CO OF NY	3	2	0	2	.0	69.8	.0	0
LUMBERMENS MUTUAL CASUALTY COMPANY	1252	1303	1256	175	100.3	13.4	.1	14
LUMBERMENS MUTUAL INSURANCE COMPANY	219	222	154	289	70.3	130.3	.0	0
LUMBERMENS UNDERWRITING ALLIANCE	747	664	262	605	35.0	91.1	.1	98
LUTHERAN BENEVOLENT INS. EXCHANGE	407	377	205	189	50.5	50.2	.0	0
MARYLAND CASUALTY COMPANY	4488	4421	2887	2750	64.3	62.2	.4	0
MARYSVILLE MUTUAL INSURANCE COMPANY	4769	4668	3220	3281	67.5	70.3	.4	0
MASSACHUSETTS BAY INSURANCE COMPANY	2014	1858	1172	1045	58.2	56.2	.2	9
MASSACHUSETTS CASUALTY INSURANCE CO.	29	29	0	0	.7	.7	.0	0
MCPHERSON HAIL INSURANCE COMPANY	1957	1957	1428	1428	73.0	73.0	.2	0
MEDICAL PROTECTIVE COMPANY	2392	2377	1957	2258	81.8	95.0	.2	0
MERCHANTS MUTUAL BONDING COMPANY	85	93	7	4	8.8	4.6	.0	0
METROPOLITAN PROPERTY & LIABILITY INS CO	790	772	493	704	62.4	91.1	.1	0
MGIC INDEMNITY CORPORATION	1159	1053	121	128-	10.4	12.1-	.1	0
MICHIGAN MILLERS MUTUAL INS. CO.	1605	1678	605	702	37.7	41.8	.1	107
MICHIGAN MUTUAL INSURANCE COMPANY	41	35	64	25	156.2	71.7	.0	4
MID-AMERICA PREFERRED INSURANCE CO.	2120	2008	1588	1893	74.9	94.3	.2	0
MID-CENTURY INSURANCE COMPANY	10499	10295	7636	8465	72.7	82.2	.9	4
MID-CONTINENT CASUALTY COMPANY	1455	1474	907	575	62.3	39.0	.1	0
MIDLAND INSURANCE COMPANY	220	226	51	80	23.1	35.3	.0	0
MIDWEST FIRE & CASUALTY COMPANY - MUTUAL	2561	2529	1855	1963	72.4	77.6	.2	0
MIDWEST MUTUAL INSURANCE COMPANY	1434	1338	584	577	40.7	43.1	.1	0
MIDWESTERN INSURANCE COMPANY	325	353	178	204	54.9	57.9	.0	0
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	549	530	411	294	74.9	55.5	.0	21
MILLERS MUTUAL INSURANCE COMPANY	317	351	92	88	29.0	25.0	.0	50

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
MILLERS NATIONAL INSURANCE COMPANY	56	59	0	1	.1-	1.4	.0	5
MINNEHOMA INSURANCE COMPANY	310	279	139	135	44.8	48.3	.0	0
MISSION INSURANCE COMPANY	1651	2024	1604	1967	97.1	97.2	.2	0
MISSION NATIONAL INSURANCE COMPANY	656	232	313	358	47.8	154.4	.0	0
MONARCH INSURANCE COMPANY OF OHIO	549	405	167	163	30.4	40.2	.0	0
MORTGAGE GUARANTY INSURANCE CORP.	0	0	0	0	.0	.0	.0	0
MOTORS INSURANCE CORPORATION	1276	1303	1259	1177	98.7	90.3	.1	0
MUTUAL PROTECTIVE INSURANCE COMPANY	676	653	313	333	46.2	51.0	.1	0
MUTUAL SERVICE CASUALTY INSURANCE CO	1553	1553	980	981	63.1	63.2	.1	0
NATIONAL AMERICAN INSURANCE CO OF CA	231	245	144	193	62.4	78.8	.0	0
NATIONAL AMERICAN INSURANCE CO OF NY	26	26	30	28	113.0	106.5	.0	0
NATIONAL AMERICAN INSURANCE COMPANY	321	297	121	130	37.6	43.8	.0	0
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	4	4	0	0	.0	.0	.0	0
NATIONAL BONDING & ACCIDENT INS. CO.	115	127	8	15	7.1	12.1	.0	0
NATIONAL CASUALTY COMPANY	1628	1670	1028	1135	63.1	68.0	.1	0
NATIONAL CHIROPRACTIC MUTUAL INS CO	23	23	0	73	.0	324.2	.0	4
NATIONAL FARMERS UNION PROP. & CAS. CO.	6039	5980	4149	3935	68.7	65.8	.5	0
NATIONAL FARMERS UNION STANDARD INS. CO.	154	159	138	120	90.1	75.3	.0	0
NATIONAL FIRE INS. CO. OF HARTFORD	553	527	410	427	74.1	81.1	.0	0
NATIONAL GENERAL INSURANCE COMPANY	556	527	273	394	49.2	74.9	.0	0
NATIONAL INDEMNITY COMPANY	797	733	249	308	31.2	42.0	.1	0
NATIONAL INSURANCE UNDERWRITERS	623	613	174	164	28.0	26.7	.1	0
NATIONAL PROPERTY OWNERS INSURANCE CO	63	50	50	55	80.2	112.0	.0	0
NATIONAL SURETY CORPORATION	1939	1870	439	664	22.7	35.5	.2	0
NATIONAL UN. FIRE INS. CO. OF PITTS.,PA	6215	6208	3141	5194	50.5	83.7	.6	0
NATIONWIDE MUTUAL FIRE INSURANCE CO.	138	132	93	96	67.2	72.4	.0	0
NATIONWIDE MUTUAL INSURANCE COMPANY	465	448	316	300	67.9	66.9	.0	2
NEW HAMPSHIRE INSURANCE COMPANY	1958	2022	1267	1194	64.7	59.0	.2	0
NEW YORK UNDERWRITERS INS. CO.	47	47	16	56-	33.9	120.1-	.0	0
NEWARK INSURANCE COMPANY	381	377	244	238	64.2	63.2	.0	0
NIAGARA FIRE INSURANCE COMPANY	1385	1380	337	1013	24.3	73.5	.1	22
NORTH RIVER INSURANCE COMPANY	1744	1431	681	853	39.0	59.6	.1	43
NORTH STAR REINSURANCE CORPORATION	16	13	0	34	.0	261.0	.0	0
NORTHBROOK INDEMNITY COMPANY	57	37	23	48	40.3	130.5	.0	0
NORTHBROOK NATIONAL INSURANCE COMPANY	0	2	0	1-	.0	34.3-	.0	0
NORTHBROOK PROPERTY & CASUALTY INS. CO.	30	22	7	32	23.2	147.1	.0	0
NORTHERN ASSURANCE COMPANY OF AMERICA	2112	1701	1083	1361	51.3	80.0	.2	25
NORTHERN INSURANCE COMPANY OF NY	3589	2974	1165	1771	32.5	59.6	.3	12
NORTHLAND INSURANCE COMPANY	136	140	53	49	39.3	34.9	.0	0
NORTHWESTERN NATIONAL CASUALTY CO.	7642	7389	4390	5543	57.4	75.0	.7	131

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
NORTHWESTERN NATIONAL INSURANCE CO.	5245	5437	4115	4230	78.4	77.8	.5	41
OCCIDENTAL F & C CO. OF N. CAROLINA	491	507	572	125	116.5	246.8	.0	0
OHIO CASUALTY INSURANCE COMPANY	3160	3307	2036	1473	64.4	44.6	.3	0
OHIO SECURITY INSURANCE COMPANY	77	74	42	65	54.1	87.7	.0	0
OKLAHOMA SURETY COMPANY	0	0	0	0	.0	.0	.0	0
OLD GENERAL INSURANCE COMPANY	17	21	20	21	117.1	97.9	.0	0
OLD REPUBLIC INSURANCE COMPANY	1892	2879	549	650	29.0	22.6	.3	0
OMAHA INDEMNITY COMPANY	473	443	350	386	74.0	87.0	.0	0
PACIFIC EMPLOYERS INSURANCE CO.	2938	2924	920	1644	31.3	56.2	.3	73
PACIFIC INDEMNITY COMPANY	122	89	28	18	23.3	19.8	.0	0
PATRONS MUTUAL INSURANCE ASSOC.	6738	6740	4926	4898	73.1	72.7	.6	0
PAXTON NATIONAL INSURANCE COMPANY	20	13	0	2	.0	15.5	.0	0
PEERLESS INSURANCE COMPANY	27	18	0	1-	.0	2.8-	.0	0
PENN NATIONAL MUTUAL CASUALTY INS CO	3274	2854	1753	2106	53.5	73.8	.3	0
PENNSYLVANIA GENERAL INSURANCE CO.	1165	1107	821	1087	70.4	98.2	.1	2
PENNSYLVANIA MILLERS MUTUAL INS. CO.	1	10	32	12	94.3	126.1	.0	0
PETROLEUM CASUALTY COMPANY	34	67	15	61	43.1	90.2	.0	0
PHILADELPHIA MANUF. MUT'L INS. CO.	51	37	0	0	.0	.0	.0	0
PHOENIX ASSURANCE COMPANY OF NEW YORK	51	53	18	17	34.3	31.5	.0	0
PHOENIX INSURANCE COMPANY	1328	1048	543	721	40.9	68.8	.1	0
PHYSICIANS MUTUAL INSURANCE CO.	2906	2830	1997	2053	68.7	72.6	.3	0
PIONEER NATIONAL TITLE INS.CO.	299	262	16	15	5.5	5.5	.0	0
PLAINS INSURANCE COMPANY	397	336	258	257	65.0	76.6	.0	0
PLANET INSURANCE COMPANY	528	484	164	183	31.1	37.8	.0	0
PMI INSURANCE COMPANY	3	0	0	0	.0	40.2	.0	0
PMI MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
PRAIRIE STATES INSURANCE COMPANY	591	591	339	339	57.4	57.4	.1	0
PREFERRED RISK MUTUAL INSURANCE CO.	1708	1671	986	1192	57.7	71.3	.1	0
PROFESSIONAL MUTUAL INS. CO.	249	234	11	181	4.4	77.4	.0	0
PROGRESSIVE CASUALTY INSURANCE CO.	78	62	19	22	24.7	34.6	.0	0
PROTECTION MUTUAL INSURANCE COMPANY	516	473	677	1043	131.3	220.7	.0	0
PROTECTIVE INSURANCE COMPANY	391	367	9	1651	2.4	449.9	.0	0
PROTECTIVE NAT'L INS. CO. OF OMAHA	269	308	97	96	36.1	31.1	.0	0
PROVIDENCE WASHINGTON INSURANCE CO.	25	24	5	9	21.1	37.8	.0	0
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	4315	4400	3644	3631	84.5	82.5	.4	0
PRUDENTIAL REINSURANCE COMPANY	0	0	0	56-	.0	.0	.0	0
PURITAN INSURANCE COMPANY	523	525	331	378	63.3	72.0	.0	0
RANGER INSURANCE COMPANY	4345	4128	2344	2310	54.0	55.9	.4	0
RECIPROCAL EXCHANGE SUBSC. AT	1	1	0	0	.0	.0	.0	0
RELIANCE INSURANCE COMPANY	5779	5339	2766	2433	47.9	45.6	.5	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
REPUBLIC INSURANCE COMPANY	2213	2983	983	1329	44.4	44.5	.3	0
RLI INSURANCE COMPANY	243	235	86	110	35.5	46.8	.0	0
ROYAL INDEMNITY COMPANY	254	288	179	251	70.3	86.9	.0	0
ROYAL INSURANCE COMPANY OF AMERICA	7804	8234	4596	6028	58.9	73.2	.7	0
SAFECO INSURANCE CO. OF AMERICA	6862	7024	4174	4758	60.8	67.7	.6	0
SAFECO TITLE INSURANCE COMPANY OF OREGON	28	24	0	0	.0	.0	.0	0
SAFEGUARD INSURANCE COMPANY	368	315	121	141	32.9	44.8	.0	0
SEA INSURANCE COMPANY LTD	31	20	0	11	.1	56.3	.0	0
SEABOARD SURETY COMPANY	319	303	0	29	.0	9.7	.0	0
SECURITY INSURANCE CO. OF HARTFORD	299	287	108	69	36.0	24.1	.0	0
SECURITY NATIONAL INSURANCE CO.	4092	3914	2277	2497	55.6	63.8	.3	18
SELECT INSURANCE COMPANY	723	703	503	328	69.6	46.7	.1	21
SENTRY INDEMNITY CO	20	38	0	14-	.0	36.1-	.0	0
SENTRY INSURANCE A MUTUAL COMPANY	1983	2002	1327	1497	66.9	74.8	.2	23
SHELTER GENERAL INSURANCE COMPANY	2205	2155	1384	1385	62.8	64.3	.2	0
SHELTER MUTUAL INSURANCE COMPANY	14426	13886	9699	10571	67.2	76.1	1.2	0
SOUTH CAROLINA INSURANCE COMPANY	782	842	522	542	66.7	64.3	.1	0
SOUTHERN INSURANCE COMPANY	640	447	281	274	43.9	60.8	.0	0
ST. PAUL FIRE & MARINE INSURANCE CO.	20503	19950	9338	12106	45.5	60.7	1.8	198
ST. PAUL GUARDIAN INSURANCE CO.	466	468	249	135	53.6	28.7	.0	123
ST. PAUL MERCURY INSURANCE COMPANY	7666	6721	2881	4259	37.6	63.4	.6	19
STANDARD FIRE INSURANCE COMPANY	3956	4113	2294	2538	58.0	61.7	.4	145
STANDARD GUARANTY INSURANCE COMPANY	345	149	72	76	21.0	50.8	.0	0
STATE AUTOMOBILE & CASUALTY UNDWRTS.	2224	2068	1382	1151	62.1	55.7	.2	0
STATE FARM FIRE & CASUALTY COMPANY	42105	40461	28637	28696	68.0	70.9	3.6	0
STATE FARM GENERAL INSURANCE CO.	2478	2345	1697	1637	68.5	69.8	.2	0
STATE FARM MUTUAL AUTOMOBILE INS. CO.	89354	87675	58345	58943	65.3	67.2	7.8	0
STATE SURETY COMPANY	120	106	8	88	6.4	83.4	.0	0
STATESMAN INSURANCE COMPANY	66	20	1	81	2.1	413.3	.0	0
STEWART TITLE GUARANTY COMPANY	57	52	1	11	2.2	20.7	.0	0
STONEWALL INSURANCE COMPANY	626	596	48	110-	7.7	18.5-	.1	0
SUN INSURANCE OFFICE LTD	126	124	31	32	24.5	25.6	.0	0
SURETY INSURANCE COMPANY OF CALIFORNIA	272	269	6	4-	2.3	1.6-	.0	0
SWEDISH AM. MUTUAL INS. CO., INC.	883	682	471	412	93.4	60.4	.1	0
TICOR MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
TITLE INSURANCE COMPANY OF MINNESOTA	185	176	15	22	7.9	12.6	.0	0
TOKIO MARINE & FIRE INSURANCE CO LTD	36	25	0	4	.4	14.5	.0	0
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	1883	1970	1116	1162	59.3	59.0	.2	0
TRANSAMERICA INDEMNITY COMPANY	0	0	0	0	.0	.7	.0	0
TRANSAMERICA INSURANCE COMPANY	1918	2020	1798	1246	93.7	61.7	.2	37

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
TRANSAMERICA INSURANCE CORP. OF AMERICA	0	0	0-	21-	.0	.0	.0	0
TRANSAMERICA PREMIER INSURANCE COMPANY	3	3	3	3	104.3	72.2	.0	0
TRANSCONTINENTAL INSURANCE COMPANY	44	32	51	274	117.6	856.5	.0	0
TRANSIT CASUALTY COMPANY	637	651	253	599	39.7	91.9	.1	0
TRANSPORT INDEMNITY COMPANY	1209	1277	650	2546	53.8	199.3	.1	10
TRANSPORT INSURANCE COMPANY	78	78	114	81	146.2	103.9	.0	0
TRANSPORTATION INSURANCE COMPANY	3272	2714	1349	3299	41.2	121.5	.2	187
TRAVEL AIR INSURANCE COMPANY - KANSAS	4634	1228	387	4311	8.3	351.2	.1	0
TRAVELERS INDEMNITY CO. OF R.I.	713	781	831	707	116.6	90.6	.1	0
TRAVELERS INDEMNITY COMPANY	14332	13117	12425	8623	86.7	65.7	1.2	1800
TRAVELERS INDEMNITY COMPANY OF AMERICA	1641	1420	500	951	30.4	67.0	.1	0
TRAVELERS INSURANCE CO.-CAS. DEPT.	5093	5199	3880	5189	76.2	99.8	.5	0
TRI-STATE INSURANCE COMPANY	4498	4595	2397	3053	53.3	66.4	.4	247
TRINITY UNIVERSAL INS. CO. OF KANSAS	10046	10010	7807	6950	77.7	69.4	.9	2
TRINITY UNIVERSAL INSURANCE CO.	2138	2321	1618	1754	75.7	75.6	.2	0
TRUCK INSURANCE EXCHANGE	6290	5988	4124	5700	65.6	95.2	.5	89
TWIN CITY FIRE INSURANCE COMPANY	4990	6265	2374	2412	47.6	38.5	.6	93
U.S. FIDELITY & GUARANTY COMPANY	31236	31649	18527	18856	59.3	59.6	2.8	0
UNDERWRITERS INSURANCE COMPANY	412	416	0	0	.0	.0	.0	0
UNIGARD INSURANCE COMPANY	5	2	0	0	.0	.0	.0	0
UNIGARD MUTUAL INSURANCE COMPANY	12	8	0	82-	2.8	4.9-	.0	0
UNION INSURANCE COMPANY	3419	3164	2557	2987	74.8	94.4	.3	0
UNION MUTUAL FIRE INS. CO. OF PROVIDENCE	569	503	307	766	54.0	152.2	.0	0
UNION STANDARD INSURANCE COMPANY	52	52	30	40	58.6	76.7	.0	0
UNITED EQUITABLE INSURANCE COMPANY	42	18	6	6	13.6	32.6	.0	0
UNITED FIRE & CASUALTY COMPANY	2780	2487	1441	1555	51.8	62.5	.2	0
UNITED FIRE INSURANCE COMPANY	24	24	9	9	36.4	37.8	.0	0
UNITED GUARANTY RESIDENTIAL INS CO OF IA	0	0	0	0	.0	.0	.0	0
UNITED GUARANTY RESIDENTIAL INS CO OF NC	77	78	14	15	18.1	19.2	.0	0
UNITED PACIFIC INSURANCE COMPANY	2158	1892	767	753	35.6	39.8	.2	29
UNITED SECURITY INSURANCE COMPANY	1404	1292	863	1064	61.5	82.3	.1	9
UNITED SERVICES AUTOMOBILE ASSOC.	8486	8175	4667	5443	55.0	66.6	.7	942
UNITED STATES FIRE INSURANCE CO.	5950	6353	4590	16840	77.1	265.1	.6	0
UNIVERSAL REINSURANCE CORPORATION	662	535	408	471	61.5	88.0	.0	0
UNIVERSAL SURETY COMPANY	297	330	327	463	110.0	140.3	.0	0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	2710	2726	1442	1455	53.2	53.4	.2	316
UPLAND MUTUAL INSURANCE, INC.	3962	3932	2817	2775	71.1	70.6	.3	0
USAA CASUALTY INSURANCE COMPANY	873	834	482	544	55.2	65.3	.1	0
UTICA MUTUAL INSURANCE COMPANY	314	300	60	62	19.0	20.7	.0	21
VALIANT INSURANCE COMPANY	494	220	44	134	8.8	61.2	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
VALLEY FORGE INSURANCE COMPANY	2694	2475	1740	1396	64.6	56.4	.2	0
VANGUARD INSURANCE COMPANY	2590	1824	419	539	16.2	29.6	.2	0
VEREX ASSURANCE, INC.	0	0	0	0	.0	.0	.0	0
VEREX INDEMNITY CORPORATION	2	8	1-	1	53.8-	16.7	.0	0
VIGILANT INSURANCE COMPANY	901	734	398	587	44.1	79.9	.1	18
VIRGINIA SURETY COMPANY, INC.	126	69	28	30	22.2	44.0	.0	0
WARNER RECIPROCAL INSURERS	1-	0	0	0	.0	9.8-	.0	0
WAUSAU UNDERWRITERS INSURANCE COMPANY	749	673	259	343	34.6	51.0	.1	0
WEST AMERICAN INSURANCE COMPANY	4862	4547	2795	2865	57.5	63.0	.4	124
WEST GENERAL INSURANCE COMPANY	1214	1214	775	799	63.8	65.9	.1	0
WESTCHESTER FIRE INSURANCE COMPANY	673	560	184	323	27.4	57.6	.0	0
WESTERN CASUALTY & SURETY COMPANY	19988	19960	11888	12848	59.5	64.4	1.8	0
WESTERN FIRE INSURANCE COMPANY	10944	10811	6386	7664	58.3	70.9	1.0	184
WESTERN INDEMNITY COMPANY, INC.	2136	1734	887	1087	41.5	62.7	.2	0
WESTERN SURETY COMPANY	466	465	14	24	3.0	5.2	.0	0
WESTFIELD INSURANCE COMPANY	7	8	0	0	.0	3.0	.0	0
WHEAT GROWERS MUTUAL HAIL INS. CO.	3872	3872	2809	2809	72.6	72.6	.3	0
WHEAT STATE MUTUAL INS. CO., INC.	0	0	0	0	.0	.0	.0	0
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	3	2	0	0	.0	.0	.0	0
YOSEMITE INSURANCE COMPANY	31	25	10	11	31.8	41.9	.0	0
ZURICH INSURANCE COMPANY	3379	3045	1742	1700	51.6	55.5	.3	0
TOTAL	1149124	1127409	715387	781750	62.3	69.3	100.0	10133

TABLE 15
SUMMARY OF KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES,1982

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID
MUTUAL HAIL COMPANIES OF KANSAS	5958	4329
MUTUAL FIRE COMPANIES OF KANSAS	1487	1021
MUTUAL FIRE AND CASUALTY COMPANIES OF KANSAS	118663	86138
TOTAL KANSAS MUTUAL	126109	91489
MUTUAL COMPANIES OF OTHER STATES	242825	151498
TOTAL MUTUAL COMPANIES	368934	242987
KANSAS RECIPROCALS	219	4
RECIPROCALS	25902	15363
STOCK FIRE & CASUALTY COMPANIES OF KANSAS	127129	78185
STOCK FIRE & CASUALTY COMPANIES OF OTHER STATES	623356	377067
STOCK FIRE & CASUALTY COMPANIES OF OTHER COUNTRIES	3580	1780
TOTAL STOCK FIRE & CASUALTY COMPANIES	780188	472399
GRAND TOTAL FIRE & CASUALTY COMPANIES	1149123	715386

FIREMEN'S RELIEF FUND COLLECTIONS AND DISTRIBUTIONS

DATE	FUND	F	AGENCY	ACCT.	VOU. NO.	ACT.	OBJECT	AMOUNT
7/ 8/83	7652	1	331	0000	001341	03	512	2,131,858.62

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR533	MEADE CO	904.76	132.56	1,037.32	31.11	1,006.21	1
FR101	ABILENE	7,346.70	1,076.40	8,423.10	252.70	8,170.40	2
FR102	AGRA	313.20	45.89	359.09	10.78	348.31	3
FR486	ALBERT	523.52	76.70	600.22	18.00	582.22	4
FR103	ALMA	1,173.72	171.97	1,345.69	40.38	1,305.31	5
FR104	ALMENA	493.86	72.36	566.22	16.99	549.23	6
FR105	ALTA VISTA	516.22	75.64	591.86	17.76	574.10	7
FR464	ALTAMONT	1,293.00	189.44	1,482.44	44.47	1,437.97	8
FR106	ANTHONY	4,659.76	682.73	5,342.49	160.28	5,182.21	9
FR107	ARCADIA	253.74	37.18	290.92	8.73	282.19	10
FR108	ARGONIA	1,501.10	219.94	1,721.04	51.64	1,669.40	11
FR109	ARKANSAS CITY	14,037.92	2,056.76	16,094.68	482.85	15,611.83	12
FR110	ARMA	1,268.94	185.92	1,454.86	43.65	1,411.21	13
FR111	ASHLAND	1,745.82	255.79	2,001.61	60.05	1,941.56	14
FR555	ASSARIA	304.42	44.59	349.01	10.47	338.54	15
FR112	ATCHISON	9,531.94	1,396.57	10,928.51	327.86	10,600.65	16
FR572	ATCHISON CO.F.D.#2	309.64	45.36	355.00	10.65	344.35	17
FR553	ATHOL.RURAL	230.62	33.78	264.40	7.93	256.47	18
FR113	ATTICA	1,354.76	198.50	1,553.26	46.60	1,506.66	19
FR114	ATWOOD	2,361.32	345.97	2,707.29	81.22	2,626.07	20
FR115	AUGUSTA	7,341.76	1,075.68	8,417.44	252.53	8,164.91	21
FR116	AURORA	293.38	42.99	336.37	10.10	326.27	22
FR117	AXTELL	451.48	66.15	517.63	15.53	502.10	23
FR118	BALDWIN CITY	2,359.68	345.73	2,705.41	81.17	2,624.24	24
FR119	BARNES	263.22	38.57	301.79	9.06	292.73	25
FR455	BARTLETT AND HACKBERRY TW	222.84	32.64	255.48	7.65	247.82	26
FR120	BAXTER SPRINGS	4,796.38	702.74	5,499.12	164.98	5,334.14	27
FR121	BAZINE	634.52	92.97	727.49	21.83	705.66	28
FR122	BEATTIE	524.42	76.84	601.26	18.04	583.22	29
FR123	BELLE PLAINE	1,383.22	202.66	1,585.88	47.58	1,538.30	30
FR124	BELLEVILLE	3,394.48	497.34	3,891.82	116.76	3,775.06	31
FR125	BELOIT	5,103.10	747.68	5,850.78	175.53	5,675.25	32
FR126	BENNINGTON	784.44	114.94	899.38	26.99	872.39	33
FR128	BERN	785.10	115.03	900.13	27.01	873.12	34
FR475	BEVERLY	392.72	57.53	450.25	13.50	436.75	35
FR130	BIRD CITY	1,172.62	171.78	1,344.20	40.33	1,303.87	36
FR462	BLUE MOUND	163.92	24.01	187.93	5.63	182.30	37
FR463	BLUE MOUND TWP.	209.04	30.62	239.66	7.18	232.48	38
FR131	BLUE RAPIDS	915.10	134.08	1,049.18	31.48	1,017.70	39
FR132	BONNER SPRINGS	4,787.96	701.51	5,489.47	164.69	5,324.78	40
FR513	BOURBON CO. #3	2,189.40	320.77	2,510.17	75.30	2,434.87	41
FR133	BREWSTER	811.80	118.94	930.74	27.93	902.81	42
FR134	BUCKLIN	1,339.18	196.21	1,535.39	46.07	1,489.32	43
FR137	BURLINGAME	1,438.26	210.73	1,648.99	49.47	1,599.52	44

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR138	BURLINGTON	3,978.14	582.86	4,561.00	136.84	4,424.16	45
FR139	BURNS	376.18	55.12	431.30	12.94	419.36	46
FR140	BURR OAK	342.88	50.24	393.12	11.80	381.32	47
FR480	BURRTON	939.62	137.66	1,077.28	32.31	1,044.97	48
FR141	BUSHTON	497.24	72.86	570.10	17.11	552.99	49
FR546	BUTLER CO #8	1,692.82	248.01	1,940.83	58.22	1,882.61	50
FR142	BUTLER CO. #1	2,155.58	315.83	2,471.41	74.15	2,397.26	51
FR514	BUTLER CO. #3	849.32	124.43	973.75	29.21	944.54	52
FR518	BUTLER CO. #4	158.92	23.28	182.20	5.46	176.74	53
FR549	BUTLER CO. #5	229.70	33.65	263.35	7.90	255.45	54
FR550	BUTLER CO. #7	393.84	57.70	451.54	13.54	438.00	55
FR551	BUTLER CO. #9	192.16	28.15	220.31	6.60	213.71	56
FR143	CALDWELL	1,889.88	276.90	2,166.78	65.01	2,101.77	57
FR144	CANEY	2,284.32	334.69	2,619.01	78.58	2,540.43	58
FR145	CANTON	922.08	135.10	1,057.18	31.72	1,025.46	59
FR146	CARBONDALE	1,090.68	159.80	1,250.48	37.52	1,212.96	60
FR147	CAWKER CITY	958.78	140.48	1,099.26	32.98	1,066.28	61
FR148	CEDAR VALE	1,363.56	199.78	1,563.34	46.91	1,516.43	62
FR473	CENTER TOWNSHIP	535.80	78.50	614.30	18.42	595.88	63
FR149	CENTRALIA	745.88	109.29	855.17	25.66	829.51	64
FR150	CHANUTE	12,406.30	1,817.70	14,224.00	426.73	13,797.27	65
FR151	CHAPMAN	1,508.58	221.03	1,729.61	51.89	1,677.72	66
FR152	CHASE	907.36	132.94	1,040.30	31.21	1,009.09	67
FR153	CHENEY	1,917.62	280.96	2,198.58	65.96	2,132.62	68
FR154	CHEROKEE	610.94	89.52	700.46	21.02	679.44	69
FR155	CHERRYVALE	2,317.26	339.52	2,656.78	79.71	2,577.07	70
FR156	CHETOPA	1,624.60	238.03	1,862.63	55.88	1,806.75	71
FR157	CIMARRON	3,008.36	440.77	3,449.13	103.48	3,345.65	72
FR158	CLAFLIN	1,458.94	213.76	1,672.70	50.19	1,622.51	73
FR481	CLARK CO. NO. 1	331.78	48.61	380.39	11.41	368.98	74
FR159	CLAY CENTER	6,146.38	900.53	7,046.91	211.41	6,835.50	75
FR521	CLAY CENTER RURAL #1	405.50	59.40	464.90	13.94	450.96	76
FR160	CLEARWATER	1,909.46	279.77	2,189.23	65.68	2,123.55	77
FR161	CLIFTON	1,109.92	162.62	1,272.54	38.18	1,234.36	78
FR474	CLOUD & REPUBLIC COS. #1	517.60	75.83	593.43	17.80	575.63	79
FR162	CLYDE	975.14	142.90	1,118.24	33.55	1,084.69	80
FR163	COFFEYVILLE	18,828.66	2,758.70	21,587.56	647.63	20,939.93	81
FR164	COLBY	8,999.18	1,318.51	10,317.69	309.54	10,008.15	82
FR166	COLLYER	484.24	70.95	555.19	16.66	538.53	83
FR167	COLONY	397.52	58.25	455.77	13.68	442.09	84
FR168	COLUMBUS	3,427.18	502.13	3,929.31	117.88	3,811.43	85
FR169	COLWICH	1,037.42	152.00	1,189.42	35.69	1,153.73	86
FR531	COMANCHE CO	1,762.72	258.26	2,020.98	60.62	1,960.36	87
FR170	CONCORDIA	6,234.20	913.40	7,147.60	214.43	6,933.17	88
FR171	CONWAY SPRINGS	1,777.78	260.47	2,038.25	61.15	1,977.10	89
FR172	COTTONWOOD FALLS	1,136.86	166.57	1,303.43	39.11	1,264.32	90
FR173	COUNCIL GROVE	3,339.14	489.24	3,828.38	114.86	3,713.52	91
FR174	COURTLAND	572.76	83.92	656.68	19.71	636.97	92
FR552	COWLEY CO #4	377.64	55.32	432.96	12.98	419.98	93

DIST. NO.	DISTRICT NAME		PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR560	COWLEY CO#3		589.70	86.39	676.09	20.28	655.81	94
FR535	CRAWFORD CO #2		649.00	95.08	744.08	22.32	721.76	95
FR175	CUBA		450.78	66.05	516.83	15.51	501.32	96
FR501	CUNNINGHAM		683.14	100.08	783.22	23.49	759.73	97
FR488	DECATUR CO. FIRE DIST. #1		2,376.68	348.21	2,724.89	81.74	2,643.15	98
FR176	DEERFIELD		585.04	85.72	670.76	20.13	650.63	99
FR515	DELAWARE TWP., LEAV. CO.		1,035.46	151.70	1,187.16	35.61	1,151.55	100
FR177	DELPHOS		811.20	118.86	930.06	27.91	902.15	101
FR178	DERBY		8,512.50	1,247.20	9,759.70	292.80	9,466.90	102
FR179	DEXTER		535.60	78.48	614.08	18.43	595.65	103
FR180	DIGHTON		2,538.32	371.90	2,910.22	87.31	2,822.91	104
FR181	DODGE CITY		21,326.52	3,124.64	24,451.16	733.54	23,717.62	105
FR536	DONIPHAN CO. #4		445.94	65.33	511.27	15.33	495.94	106
FR184	DOWNS		1,730.78	253.59	1,984.37	59.54	1,924.83	107
FR537	EDGERTON GARDNER COMM.		1,207.60	176.92	1,384.52	41.53	1,342.99	108
FR468	EDNA		558.62	81.84	640.46	19.21	621.25	109
FR523	EDWARDSVILLE		1,674.70	245.36	1,920.06	57.60	1,862.46	110
FR185	EFFINGHAM		909.88	133.31	1,043.19	31.30	1,011.89	111
FR186	EL DORADO		13,937.42	2,042.03	15,979.45	479.39	15,500.06	112
FR187	ELK CITY		486.84	71.33	558.17	16.75	541.42	113
FR188	ELKHART		2,694.46	394.78	3,089.24	92.68	2,996.56	114
FR189	ELLINWOOD		4,622.38	677.25	5,299.63	158.99	5,140.64	115
FR190	ELLIS		2,328.76	341.20	2,669.96	80.10	2,589.86	116
FR532	ELLIS CO #1		932.58	136.63	1,069.21	32.07	1,037.14	117
FR191	ELLSWORTH		3,288.56	481.82	3,770.38	113.12	3,657.26	118
FR193	EMPORIA		21,990.52	3,221.92	25,212.44	756.38	24,456.06	119
FR457	ENGLEWOOD		357.98	52.44	410.42	12.31	398.11	120
FR194	ENTERPRISE		775.82	113.67	889.49	26.69	862.80	121
FR195	ERIE		2,082.34	305.10	2,387.44	71.63	2,315.81	122
FR196	ESBON		392.10	57.45	449.55	13.49	436.06	123
FR197	ESKRIDGE		924.62	135.47	1,060.09	31.81	1,028.28	124
FR198	EUDORA	G	1,789.12	262.13	2,051.25	61.54	1,989.71	125
FR199	EUREKA		3,742.62	548.35	4,290.97	128.73	4,162.24	126
FR200	EVEREST		437.90	64.16	502.06	15.07	486.99	127
FR543	FAIRMONT TWSP LV CO		878.30	128.68	1,006.98	30.20	976.78	128
FR201	FAIRVIEW		387.68	56.80	444.48	13.34	431.14	129
FR202	FALL RIVER		340.50	49.89	390.39	11.72	378.67	130
FR203	FLORENCE		872.68	127.86	1,000.54	30.02	970.52	131
FR512	FORD CO.		2,434.86	356.73	2,791.59	83.74	2,707.85	132
FR204	FORMOSO		359.32	52.65	411.97	12.36	399.61	133
FR205	FORT SCOTT		9,332.38	1,367.33	10,699.71	321.00	10,378.71	134
FR206	FOWLER		1,829.70	268.08	2,097.78	62.94	2,034.84	135
FR207	FRANKFORT		1,419.66	208.00	1,627.66	48.83	1,578.83	136
FR208	FREDONIA		4,152.52	608.41	4,760.93	142.83	4,618.10	137
FR209	FRONTENAC		1,669.28	244.58	1,913.86	57.42	1,856.44	138
FR210	GALATIA		124.66	18.27	142.93	4.29	138.64	139
FR211	GALENA		2,887.48	423.06	3,310.54	99.32	3,211.22	140
FR213	GARDEN CITY		26,712.58	3,913.77	30,626.35	918.80	29,707.55	141
FR214	GARDEN PLAIN		1,128.32	165.32	1,293.64	38.81	1,254.83	142

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FR215	GARDNER	4,027.40	590.07	4,617.47	138.53	4,478.94	143
FR459	GARFIELD	400.78	58.71	459.49	13.78	445.71	144
FR216	GARNETT	3,795.26	570.71	4,465.97	133.98	4,331.99	145
FR217	GENESEO	407.90	59.77	467.67	14.04	453.63	146
FR218	GIRARD	3,409.72	499.57	3,909.29	117.28	3,792.01	147
FR219	GLASCO	638.86	93.60	732.46	21.98	710.48	148
FR573	GLASCO F.D.#2	150.78	22.08	172.86	5.18	167.68	149
FR220	GLEN ELDER	807.42	118.30	925.72	27.78	897.94	150
FR221	GOODLAND	7,683.80	1,125.79	8,809.59	264.29	8,545.30	151
FR471	GORHAM FIRE DISTRICT #1	789.68	115.69	905.37	27.16	878.21	152
FR223	GREAT BEND	25,259.12	3,700.82	28,959.94	868.80	28,091.14	153
FR224	GREEN	286.14	41.93	328.07	9.85	318.22	154
FR225	GREENLEAF	798.74	117.03	915.77	27.48	888.29	155
FR226	GREENSBURG	3,216.78	471.31	3,688.09	110.65	3,577.44	156
FR465	GRENOLA	225.44	33.02	258.46	7.75	250.71	157
FR489	GRIDLEY	440.78	64.58	505.36	15.16	490.20	158
FR227	GYPSUM	472.22	69.19	541.41	16.25	525.16	159
FR228	HADDAM	336.72	49.34	386.06	11.59	374.47	160
FR229	HALSTEAD	2,044.60	299.57	2,344.17	70.33	2,273.84	161
FR230	HAMILTON	378.36	55.44	433.80	13.02	420.78	162
FR231	HANOVER	1,135.34	166.35	1,301.69	39.06	1,262.63	163
FR482	HARDTNER	532.86	78.07	610.93	18.32	592.61	164
FR232	HARPER	2,622.76	384.28	3,007.04	90.22	2,916.82	165
FR233	HARTFORD	676.24	99.08	775.32	23.26	752.06	166
FR234	HARVEYVILLE	390.32	57.19	447.51	13.43	434.08	167
FR235	HAVEN	1,661.80	243.48	1,905.28	57.16	1,848.12	168
FR236	HAVILAND	987.84	144.74	1,132.58	33.98	1,098.60	169
FR237	HAYS	18,654.00	2,733.08	21,387.08	641.62	20,745.46	170
FR238	HERINGTON	3,545.32	519.44	4,064.76	121.95	3,942.81	171
FR239	HERNDON	480.04	70.34	550.38	16.52	533.86	172
FR240	HESSTON	3,307.36	484.58	3,791.94	113.76	3,678.18	173
FR241	HIAWATHA	4,704.92	689.34	5,394.26	161.83	5,232.43	174
FR242	HIGHLAND	1,019.14	149.32	1,168.46	35.06	1,133.40	175
FR243	HILL CITY	3,266.32	478.56	3,744.88	112.35	3,632.53	176
FR244	HILLSBORO	1,996.44	292.51	2,288.95	68.67	2,220.28	177
FR245	HOISINGTON	4,761.84	697.68	5,459.52	163.79	5,295.73	178
FR246	HOLTON	3,606.20	528.36	4,134.56	124.04	4,010.52	179
FR247	HOLYROOD	2,267.44	332.21	2,599.65	77.99	2,521.66	180
FR248	HOPE	675.74	99.01	774.75	23.25	751.50	181
FR249	HORTON	2,062.66	302.21	2,364.87	70.95	2,293.92	182
FR250	HOWARD	890.32	130.45	1,020.77	30.63	990.14	183
FR251	HOXIE	2,147.56	314.65	2,462.21	73.87	2,388.34	184
FR574	HOYT RURAL F.D.#2	367.86	53.89	421.75	12.65	409.10	185
FR253	HUMBOLDT	2,391.28	350.36	2,741.64	82.25	2,659.39	186
FR562	HUNTER RURAL	225.56	33.04	258.60	7.75	250.85	187
FR254	HUTCHINSON	43,854.96	6,425.37	50,280.33	1,508.41	48,771.92	188
FR255	INDEPENDENCE	10,930.40	1,601.46	12,531.86	375.96	12,155.90	189
FR257	IOLA	7,225.84	1,058.69	8,284.53	248.54	8,035.99	190
• FR507	JACKSON CO. #2	725.90	106.35	832.25	24.96	807.29	191

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR556	JEFFERSON CO #5	731.00	107.10	838.10	25.14	812.96	192
FR260	JETMORE	1,797.28	263.33	2,060.61	61.82	1,998.79	193
FR261	JEWELL	867.24	127.07	994.31	29.83	964.48	194
FR262	JOHNSON CITY	5,556.16	814.06	6,370.22	191.11	6,179.11	195
FR312	JOHNSON CO. #1	17,796.66	2,607.46	20,404.12	612.13	19,791.99	196
FR313	JOHNSON CO. #2	14,356.44	2,103.42	16,459.86	493.80	15,966.06	197
FR263	JUNCTION CITY	17,284.32	2,532.40	19,816.72	594.51	19,222.21	198
FR264	KANOPOLIS	768.60	112.61	881.21	26.44	854.77	199
FR265	KANSAS CITY	131,727.30	19,299.91	151,027.21	4,530.82	146,496.39	200
FR548	KAW TWSP	646.68	94.74	741.42	22.24	719.18	201
FR554	KEARNY CO. #2	598.08	87.62	685.70	20.57	665.13	202
FR266	KENSINGTON	972.96	142.55	1,115.49	33.47	1,082.02	203
FR267	KINGMAN	3,910.70	572.98	4,483.68	134.52	4,349.16	204
FR268	KINSLEY	2,371.12	347.40	2,718.52	81.56	2,636.96	205
FR269	KIOWA	2,125.58	311.43	2,437.01	73.12	2,363.89	206
FR270	KIRWIN	256.82	37.63	294.45	8.84	285.61	207
FR271	LACROSSE	2,723.96	399.10	3,123.06	93.70	3,029.36	208
FR272	LACYGNE	1,425.26	208.82	1,634.08	49.03	1,585.05	209
FR273	LAHARPE	662.96	97.14	760.10	22.81	737.29	210
FR519	LAKE QUIVIRA	817.90	119.83	937.73	28.13	909.60	211
FR274	LAKIN	4,101.64	600.95	4,702.59	141.08	4,561.51	212
FR466	LANCASTER TWP.	632.22	92.62	724.84	21.74	703.10	213
FR542	LANE CO	975.72	142.95	1,118.67	33.56	1,085.11	214
FR275	LARNED	7,500.18	1,098.88	8,599.06	257.98	8,341.08	215
FR276	LAWRENCE	39,131.32	5,733.29	44,864.61	1,345.94	43,518.67	216
FR277	LEAVENWORTH	20,778.06	3,044.28	23,822.34	714.68	23,107.66	217
FR278	LEAWOOD	14,473.64	2,120.59	16,594.23	497.83	16,096.40	218
FR279	LEBANON	742.62	108.81	851.43	25.55	825.88	219
FR280	LENEXA	21,606.32	3,165.63	24,771.95	743.16	24,028.79	220
FR281	LENORA	811.18	118.85	930.03	27.91	902.12	221
FR469	LEONARDVILLE	380.08	55.67	435.69	13.07	422.62	222
FR282	LEOTI	2,858.02	418.74	3,276.76	98.31	3,178.45	223
FR283	LEROY	761.02	111.50	872.52	26.18	846.34	224
FR534	LEWIS	497.10	72.83	569.93	17.09	552.84	225
FR284	LIBERAL	19,305.06	2,828.47	22,133.53	664.01	21,469.52	226
FR285	LINCOLN	2,118.76	310.43	2,429.19	72.88	2,356.31	227
FR539	LINCOLN CO #1	203.28	29.78	233.06	6.99	226.07	228
FR286	LINDSBORG	2,727.12	399.56	3,126.68	93.81	3,032.87	229
FR287	LINN	808.18	118.41	926.59	27.80	898.79	230
FR288	LITTLE RIVER	908.84	133.16	1,042.00	31.27	1,010.73	231
FR289	LOGAN	1,558.20	228.30	1,786.50	53.60	1,732.90	232
FR524	LONG ISLAND F. D. #1	371.30	54.39	425.69	12.77	412.92	233
FR577	LONGFORD RURAL FD #1	158.10	23.16	181.26	5.43	175.83	234
FR290	LOUISBURG	2,116.96	310.17	2,427.11	72.82	2,354.29	235
FR516	LUCAS F. D. #2	980.10	143.59	1,123.69	33.71	1,089.98	236
FR292	LURAY	436.66	63.98	500.64	15.02	485.62	237
FR293	LYNDON	1,096.42	160.64	1,257.06	37.72	1,219.34	238
FR294	LYONS	4,230.32	619.80	4,850.12	145.51	4,704.61	239
FR295	MACKSVILLE	671.66	98.41	770.07	23.11	746.96	240

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR296	MADISON	1,155.98	169.37	1,325.35	39.77	1,285.58	241
FR297	MANHATTAN	27,954.28	4,095.70	32,049.98	961.50	31,088.48	242
FR298	MANKATO	1,925.96	282.18	2,208.14	66.25	2,141.89	243
FR299	MAPLE HILL	488.52	71.58	560.10	16.81	543.29	244
FR300	MARION	2,592.14	379.79	2,971.93	89.16	2,882.77	245
FR492	MARION CO. F. D. #2	389.26	57.03	446.29	13.38	432.91	246
FR527	MARSHALL CO FIRE DIST NO 5	562.14	82.35	644.49	19.33	625.16	247
FR301	MARYSVILLE	4,998.72	732.39	5,731.11	171.94	5,559.17	248
FR302	MCCRACKEN	696.84	101.81	798.65	23.90	772.75	249
FR303	MCDONALD	465.66	68.23	533.89	16.02	517.87	250
FR304	MCFARLAND	483.12	70.79	553.91	16.62	537.29	251
FR305	MCPHERSON	13,441.80	1,969.42	15,411.22	462.34	14,948.88	252
FR530	MCPHERSON CO F D #9	852.12	124.84	976.96	29.30	947.66	253
FR491	MCPHERSON CO. FIRE DIST. #2	836.96	122.62	959.58	28.78	930.80	254
FR490	MCPHERSON CO. FIRE DIST. #3	264.60	38.76	303.36	9.10	294.26	255
FR493	MCPHERSON CO. FIRE DIST. #5	953.14	139.64	1,092.78	32.78	1,060.00	256
FR306	MEADE	1,992.16	291.88	2,284.04	68.53	2,215.51	257
FR307	MEDICINE LODGE	3,536.02	518.08	4,054.10	121.63	3,932.47	258
FR308	MERRIAM	9,839.36	1,441.61	11,280.97	338.43	10,942.54	259
FR309	MILTONVALE	681.26	99.82	781.08	23.44	757.64	260
FR310	MINNEAPOLIS	2,324.78	340.62	2,665.40	79.97	2,585.43	261
FR311	MINNEOLA	1,232.40	180.57	1,412.97	42.39	1,370.58	262
FR545	MISSION TWSP SHAWNEE CO.	3,382.88	495.63	3,878.51	116.35	3,762.16	263
FR487	MITCHELL, CLOUD & OTTAWA #1	593.04	86.88	679.92	20.39	659.53	264
FR315	MOLINE	553.52	81.10	634.62	19.04	615.58	265
FR316	MONTEZUMA	1,904.44	220.42	1,724.86	51.75	1,673.11	266
FR544	MONTGOMERY CO	2,153.52	315.51	2,469.03	74.07	2,394.96	267
FR529	MONTICELLO TWP F D #1	403.10	59.05	462.15	13.86	448.29	268
FR317	MORGANVILLE	391.54	57.37	448.91	13.47	435.44	269
FR318	MORRILL	374.42	54.86	429.28	12.88	416.40	270
FR522	MORTON CO. F. D. #1	1,048.92	153.67	1,202.59	36.07	1,166.52	271
FR319	MOUND CITY	919.88	134.78	1,054.66	31.64	1,023.02	272
FR483	MOUND VALLEY	348.12	51.00	399.12	11.97	387.15	273
FR320	MOUNDRIDGE	1,473.06	215.83	1,688.89	50.67	1,638.22	274
FR321	MOUNT HOPE	1,109.02	162.49	1,271.51	38.15	1,233.36	275
FR322	MULBERRY	358.18	52.48	410.66	12.32	398.34	276
FR323	MULLINVILLE	561.88	82.33	644.21	19.33	624.88	277
FR324	MULVANE	3,722.92	545.46	4,268.38	128.06	4,140.32	278
FR506	MUNDEN NARKA R.F.D. #3	738.82	108.24	847.06	25.41	821.65	279
FR325	NATOMA	908.64	133.13	1,041.77	31.26	1,010.51	280
FR495	NEMAHA CO. F. DIST. #2	120.00	17.58	137.58	4.12	133.46	281
FR472	NEMAHA CO. F. DIST. #3	369.82	54.18	424.00	12.72	411.28	282
FR499	NEMAHA CO. FIRE DIST. #1	186.12	27.26	213.38	6.40	206.98	283
FR326	NEODESHA	3,717.94	544.73	4,262.67	127.89	4,134.78	284
FR327	NESS CITY	2,798.82	410.07	3,208.89	96.27	3,112.62	285
FR328	NETAWAKA	332.82	48.77	381.59	11.45	370.14	286
FR329	NEWTON	13,331.26	1,953.22	15,284.48	458.54	14,825.94	287
FR330	NICKERSON	996.00	145.91	1,141.93	34.26	1,107.67	288
FR331	NORCATUR	404.64	59.29	463.93	13.92	450.01	289

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR332	NORTON	3,778.26	553.57	4,331.83	129.96	4,201.87	290
FR526	NORTON CO FIRE 002	331.80	48.61	380.41	11.41	369.00	291
FR333	NORTONVILLE	693.22	101.57	796.79	23.84	770.95	292
FR334	OAKLEY	4,302.62	630.40	4,933.02	147.99	4,785.03	293
FR335	OBERLIN	3,854.34	564.72	4,419.06	132.57	4,286.49	294
FR337	OLATHE	34,085.98	4,994.08	39,080.06	1,172.40	37,907.66	295
FR510	OLPE R.F.D.#1	687.78	100.76	788.54	23.65	764.89	296
FR338	ONAGA	963.48	141.17	1,104.65	33.13	1,071.52	297
FR339	OSAGE CITY	2,987.98	437.78	3,425.76	102.77	3,327.99	298
FR340	OSAWATOMIE	3,506.68	513.78	4,020.46	120.61	3,899.85	299
FR341	OSBORNE	3,160.58	463.07	3,623.65	108.70	3,514.95	300
FR569	OSBORNE RURAL F.D. #1	379.80	55.64	435.44	13.06	422.38	301
FR342	OSKALOOSA	1,193.56	169.02	1,327.58	39.67	1,282.91	302
FR525	OSKALOOSA TWP.	395.44	57.93	453.37	13.60	439.77	303
FR343	OSWEGO	1,957.44	286.80	2,244.24	67.32	2,176.92	304
FR344	OTIS	477.62	69.98	547.60	16.42	531.18	305
FR345	OTTAWA	10,733.36	1,572.59	12,305.95	369.17	11,936.78	306
FR346	OVERBROOK	3,356.24	491.74	3,847.98	115.43	3,732.55	307
FR347	OXFORD	1,043.26	152.86	1,196.12	35.88	1,160.24	308
FR576	OZAWKIE TWSP	70.18	10.28	80.46	2.41	78.05	309
FR348	PALMER	153.62	22.51	176.13	5.28	170.85	310
FR349	PAOLA	6,167.24	903.59	7,070.83	212.12	6,858.71	311
FR350	PARKER	460.96	67.54	528.50	15.85	512.65	312
FR351	PARSONS	11,506.50	1,685.87	13,192.37	395.77	12,796.60	313
FR352	PAWNEE ROCK	396.30	57.77	452.07	13.56	438.51	314
FR353	PEABODY	1,179.04	172.75	1,351.79	40.55	1,311.24	315
FR456	PERRY	1,207.66	176.93	1,384.59	41.53	1,343.06	316
FR500	PHILLIPS CO. FIRE DIST. #1	1,868.40	273.74	2,142.14	64.26	2,077.88	317
FR354	PHILLIPSBURG	3,984.52	583.79	4,568.31	137.04	4,431.27	318
FR355	PITTSBURG	16,554.64	2,425.49	18,980.13	569.40	18,410.73	319
FR356	PLAINS	1,817.64	266.31	2,083.95	62.51	2,021.44	320
FR357	PLAINVILLE	3,233.76	473.79	3,707.55	111.22	3,596.33	321
FR358	PLEASANTON	1,163.26	170.44	1,333.70	40.01	1,293.69	322
FR359	PORTIS	137.82	19.46	157.28	4.56	147.72	323
FR461	POTTAWATOMIE CO. #4	301.92	44.23	346.15	10.38	335.77	324
FR498	POTTAWATOMIE CO. #5	336.34	49.27	385.61	11.56	374.05	325
FR360	POTWIN	651.16	95.41	746.57	22.39	724.18	326
FR570	PRAIRIE TWSP	456.64	66.90	523.54	15.70	507.84	327
FR528	PRAIRIE VIEW	836.84	122.60	959.44	28.78	930.66	328
FR362	PRATT	9,363.98	1,371.96	10,735.94	322.07	10,413.87	329
FR363	PRESTON	374.93	54.94	429.90	12.89	417.01	330
FR364	PRETTY PRAIRIE	650.32	95.29	745.61	22.36	723.25	331
FR367	QUINTER	1,570.36	230.08	1,800.44	54.01	1,746.43	332
FR368	RANDALL	282.16	41.34	323.50	9.70	313.80	333
FR370	RANSOM	697.78	102.24	800.02	24.00	776.02	334
FR557	RENO CO #3	688.02	100.80	788.82	23.66	765.16	335
FR505	RENO CO. #4	682.48	99.99	782.47	23.47	759.00	336
FR497	RENO CO. FIRE DIST #7	691.86	101.36	793.22	23.79	769.43	337
FR458	RENO CO. NO. 2	1,614.62	236.56	1,851.18	55.53	1,795.65	338

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR561	RENO-HARVEY #2	387.92	56.83	444.75	13.34	431.41	339
FR508	REPUBLIC CO. CONS. F. DIST.	1,185.98	173.76	1,359.74	40.79	1,318.95	340
FR504	REPUBLIC CO. FIRE DIST #10	495.14	72.54	567.68	17.03	550.65	341
FR502	REPUBLIC CO. FIRE DIST #12	177.68	26.03	203.71	6.11	197.60	342
FR371	RESERVE	121.14	17.75	138.89	4.16	134.73	343
FR372	REXFORD	463.08	67.85	530.93	15.92	515.01	344
FR467	RICE CO. NO. 1	2,432.48	356.39	2,788.87	83.66	2,705.21	345
FR373	RICHMOND	705.52	103.37	808.89	24.26	784.63	346
FR374	RILEY	1,134.52	166.23	1,300.75	39.02	1,261.73	347
FR571	RILEY CO.F.D.#1	770.48	112.88	883.36	26.50	856.86	348
FR375	ROBINSON	602.90	88.34	691.24	20.73	670.51	349
FR564	RUSH CO#6	373.42	54.70	428.12	12.84	415.28	350
FR566	RUSH COUNTY F.D.#5	445.94	65.33	511.27	15.33	495.94	351
FR377	RUSSELL	8,845.94	1,296.06	10,142.00	304.26	9,837.74	352
FR567	RUSSELL CO.F.D#4	302.10	44.25	346.35	10.39	335.96	353
FR406	S. HUTCHINSON	1,874.30	274.61	2,148.91	64.46	2,084.45	354
FR378	SABETHA	2,630.24	385.37	3,015.61	90.46	2,925.15	355
FR382	SALINA	40,846.40	5,984.58	46,830.98	1,404.92	45,426.06	356
FR558	SALINE CO#5	860.96	126.14	987.10	29.61	957.49	357
FR383	SATANTA	1,909.-5	279.71	2,188.79	65.66	2,123.13	358
FR384	SAVONBURG	365.96	53.62	419.58	12.58	407.00	359
FR385	SCAMMON	553.30	81.07	634.37	19.03	615.34	360
FR386	SCANDIA	745.66	109.25	856.91	25.64	829.27	361
FR387	SCOTT CITY	7,956.40	1,165.73	9,122.13	273.66	8,848.47	362
FR388	SCRANTON	407.50	59.71	467.21	14.01	453.20	363
FR389	SEDAN	2,163.02	316.92	2,479.94	74.39	2,405.55	364
FR390	SEDGWICK	2,137.76	313.21	2,450.97	73.52	2,377.45	365
FR391	SEDGWICK CO.	15,922.88	2,332.93	18,255.81	547.67	17,708.14	366
FR392	SELDEN	558.76	81.87	640.63	19.21	621.42	367
FR393	SENECA	3,353.02	491.27	3,844.29	115.32	3,728.97	368
FR394	SEVERY	563.06	82.50	645.56	19.36	626.20	369
FR563	SEWARD CO	900.64	131.95	1,032.59	30.97	1,001.62	370
FR395	SHARON	908.68	133.13	1,041.79	31.25	1,010.54	371
FR396	SHARON SPRINGS	1,730.76	253.58	1,984.34	59.53	1,924.81	372
FR397	SHAWNEE	25,868.52	3,790.11	29,658.63	889.75	28,768.88	373
FR476	SHAWNEE CO. #1	1,441.72	211.23	1,652.95	49.58	1,603.37	374
FR520	SHAWNEE CO. FIRE DIST. #4	626.86	91.84	718.70	21.56	697.14	375
FR565	SHAWNEE CO#2	557.32	81.65	638.97	19.16	619.81	376
FR559	SHAWNEE CO#3	742.78	108.82	851.60	25.54	826.06	377
FR400	SILVER LAKE	1,077.98	157.94	1,235.92	37.07	1,198.85	378
FR402	SMITH CENTER	2,725.54	399.33	3,124.87	93.74	3,031.13	379
FR404	SOLDIER TWP.	2,615.28	383.18	2,998.46	89.95	2,908.51	380
FR405	SOLOMON	972.64	142.51	1,115.15	33.45	1,081.70	381
FR538	SOUTHEAST JOHNSON CO	1,635.08	239.56	1,874.64	56.23	1,818.41	382
FR407	SPEARVILLE	877.42	128.56	1,005.98	30.17	975.81	383
FR408	SPRING HILL	2,487.70	364.49	2,852.19	85.56	2,766.63	384
FR379	ST. FRANCIS	2,639.26	386.69	3,025.95	90.77	2,935.18	385
FR380	ST. JOHN	1,841.22	269.77	2,110.99	63.32	2,047.67	386
FR381	ST. MARYS	2,081.28	304.94	2,386.22	71.58	2,314.64	387

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR409	STAFFORD	1,936.52	283.73	2,220.25	66.60	2,153.65	388
FR485	STAFFORD CO. NO. 1	1,816.06	266.07	2,082.13	62.46	2,019.67	389
FR[illegible]	STANTON CO.	1,359.02	199.11	1,558.13	46.74	1,511.39	390
FR[illegible]	STERLING	3,165.70	463.82	3,629.52	108.88	3,520.64	391
FR[illegible]0	STEVENS CO. #1	3,354.46	491.47	3,845.93	115.37	3,730.56	392
FR411	STOCKTON	1,949.42	285.67	2,235.09	67.05	2,167.99	393
FR412	STRONG CITY	636.32	93.23	729.55	21.88	707.67	394
FR413	SUBLETTE	3,166.70	463.97	3,630.67	108.92	3,521.75	395
FR414	SUMMERFIELD	187.02	27.40	214.42	6.43	207.99	396
FR540	SYLVAN GROVE F. D.	888.86	130.22	1,019.08	30.57	988.51	397
FR416	SYLVIA	430.06	63.01	493.07	14.79	478.28	398
FR417	SYRACUSE	4,757.90	697.10	5,455.00	163.65	5,291.35	399
FR418	TESCOTT	430.64	63.10	493.74	14.81	478.93	400
FR419	THAYER	981.54	143.80	1,125.34	33.76	1,091.58	401
FR509	TIPTON	594.[illegible]	87.08	681.50	20.44	661.06	402
FR420	TONGANOXIE	2,632.94	385.76	3,018.70	90.56	2,928.14	403
FR568	TONGANOXIE TWSP	235.26	34.46	269.72	8.09	261.63	404
FR421	TOPEKA	119,773.28	17,548.46	137,321.74	4,119.65	133,202.09	405
FR422	TOPEKA TWP.	6,359.54	931.76	7,291.30	218.73	7,072.57	406
FR423	TORONTO	702.64	102.94	805.58	24.16	781.42	407
FR424	TOWANDA	1,311.38	192.13	1,503.51	45.10	1,458.41	408
FR425	TREECE	584.08	85.57	669.65	20.08	649.57	409
FR426	TROY	944.14	138.32	1,082.46	32.47	1,049.99	410
FR575	ULYSSES	2,305.80	337.82	2,643.62	79.30	2,564.32	411
FR478	UNIONTOWN	377.18	55.26	432.44	12.97	419.47	412
FR484	VALLEY CENTER	3,344.48	490.01	3,834.49	115.03	3,719.46	413
FR429	VALLEY FALLS	1,164.30	170.58	1,334.88	40.04	1,294.84	414
FR430	VERMILLION	486.20	71.23	557.43	16.72	540.71	415
FR431	VICTORIA	1,076.34	157.69	1,234.03	37.02	1,197.01	416
FR547	WAKARUSA TWSP	761.58	111.58	873.16	26.19	846.97	417
FR432	WAKEENEY	2,880.38	422.01	3,302.39	99.07	3,203.32	418
FR433	WAKEFIELD	551.74	80.83	632.57	18.97	613.60	419
FR517	WALDO-PARADISE F. D. #3	309.66	45.36	355.02	10.65	344.37	420
FR561	WALLACE CO	718.42	105.25	823.67	24.71	798.96	421
FR434	WALNUT	254.32	37.26	291.58	8.74	282.84	422
FR435	WAMEGO	3,544.30	519.28	4,063.58	121.90	3,941.68	423
FR436	WASHINGTON	2,166.40	317.40	2,483.80	74.51	2,409.29	424
FR437	WATERVILLE	1,299.42	190.38	1,489.80	44.69	1,445.11	425
FR438	WATHENA	1,511.34	221.43	1,732.77	51.98	1,680.79	426
FR439	WAVERLY	977.40	143.20	1,120.60	33.61	1,086.99	427
FR440	WEIR	519.94	76.17	596.11	17.88	578.23	428
FR441	WELLINGTON	9,718.50	1,423.89	11,142.39	334.27	10,808.12	429
FR442	WELLSVILLE	1,824.46	267.30	2,091.76	62.75	2,029.01	430
FR443	WESTMORELAND	508.16	74.45	582.61	17.47	565.14	431
FR445	WHITE CITY	1,219.40	178.65	1,398.05	41.94	1,356.11	432
FR446	WHITE CLOUD	443.80	65.02	508.82	15.26	493.56	433
FR447	WHITEWATER	1,103.74	161.71	1,265.45	37.96	1,227.49	434
FR448	WICHITA	313,575.46	45,943.21	359,518.67	10,785.56	348,733.11	435
FR449	WILLIAMSBURG	8,599.16	1,259.89	9,859.05	295.77	9,563.28	436

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR450	WILSON	1,303.48	190.97	1,494.45	44.83	1,449.62	437
FR479	WILSON CO. #1	2,013.80	295.04	2,308.84	69.26	2,239.58	438
FR451	WINCHESTER	540.14	79.13	619.27	18.57	600.70	439
FR452	WINFIELD	9,767.72	1,431.10	11,198.82	335.96	10,862.86	440
FR454	YATES CENTER	1,857.66	272.17	2,129.83	63.89	2,065.94	441
	SUB TOTALS	1,859,626.50	272,432.12	2,131,858.62	63,955.76	2,067,902.86	
	AMOUNT DUE KANSAS STATE FIREFIGHTERS ASSOCIATION					63,955.76	442
	442 TOTAL WARRANTS ISSUED					2,131,858.62	